

Amendments to the Drawings

The attached 31 sheets of Figures are in response to the Drafting Objection and replace sheets 3 to 33. These sheets were the remaining 31 pages of Figure 3 of the originally filed 35 pages of Figure 3. The objection required renaming page 1 of Figure 3 as Figure 3A, and so on.

Attachments:

(31) Replacement sheets

(31) Annotated sheets showing the changes

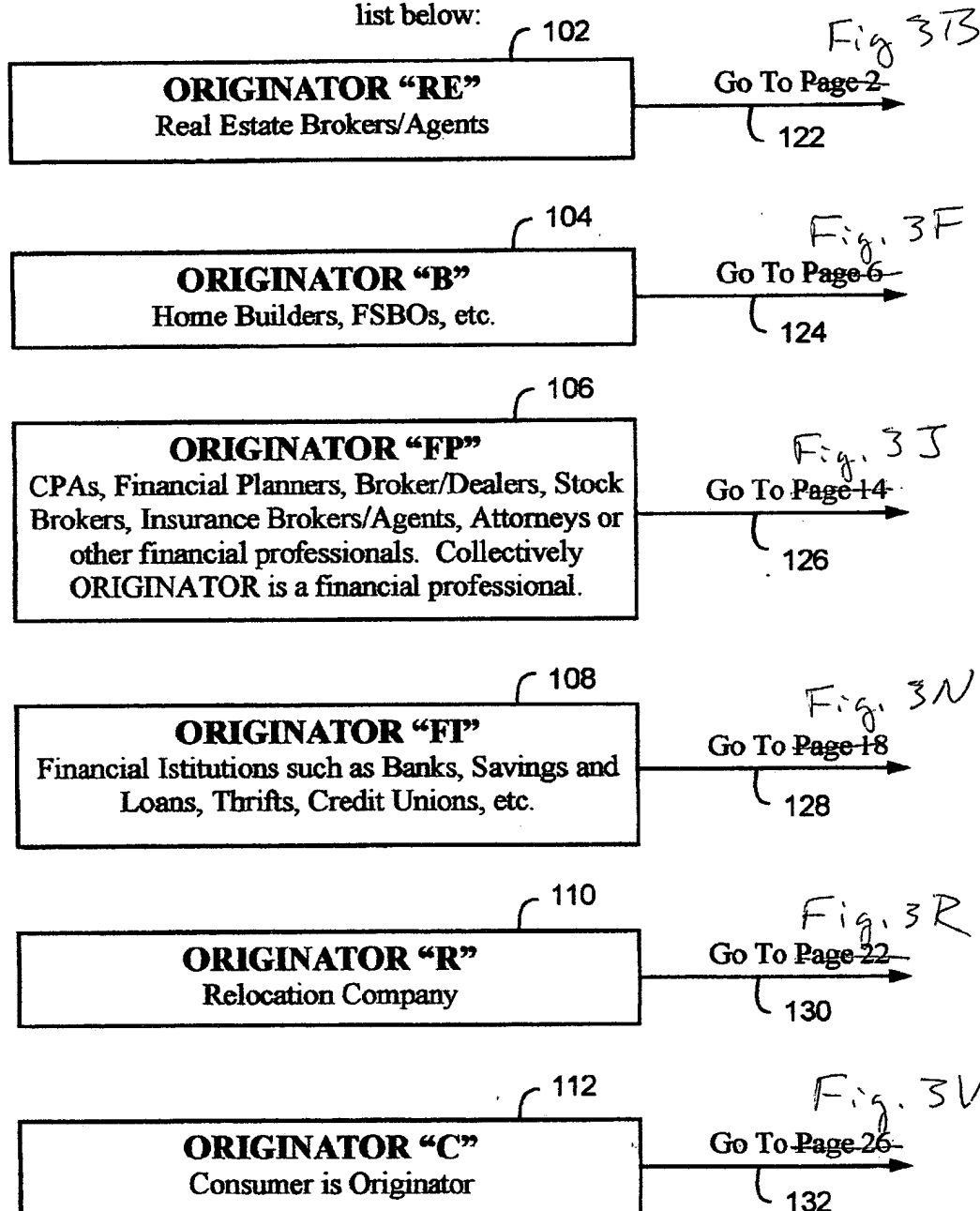


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ORINATION SYSTEMS AND PROCEDURES

Broker/Lender must begin by selecting the appropriate type of Originator from the list below:



~~Fig. 3 (page 1 of 35)~~

Fig. 3A

STEP #2 - LICENSING - FOR ORIGINATOR "RE"

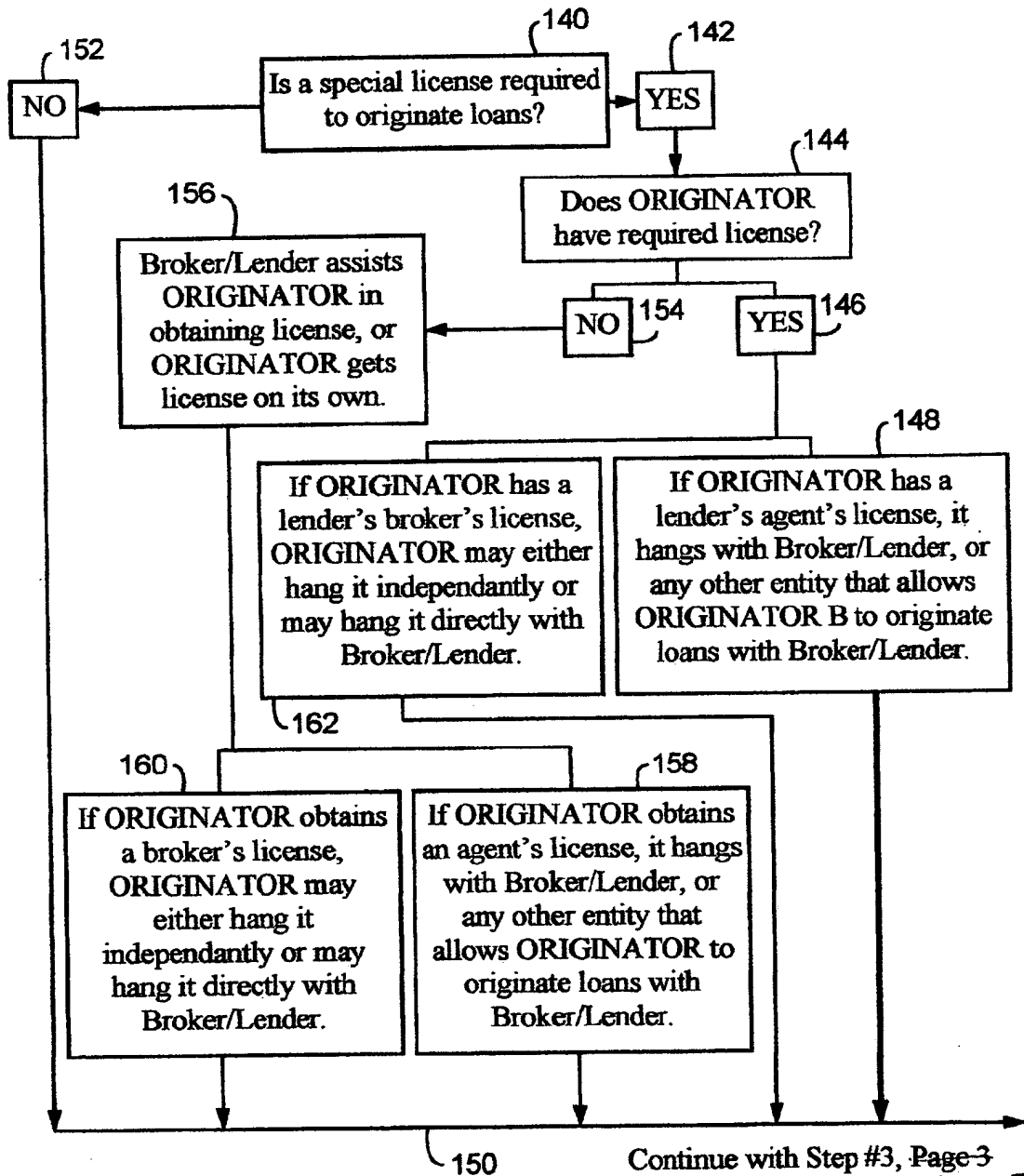


Fig. 3 (page 2 of 35)

Fig. 3 B

STEP #3 - PRELIMINARY SETUP - FOR ORIGINATOR "RE" 170

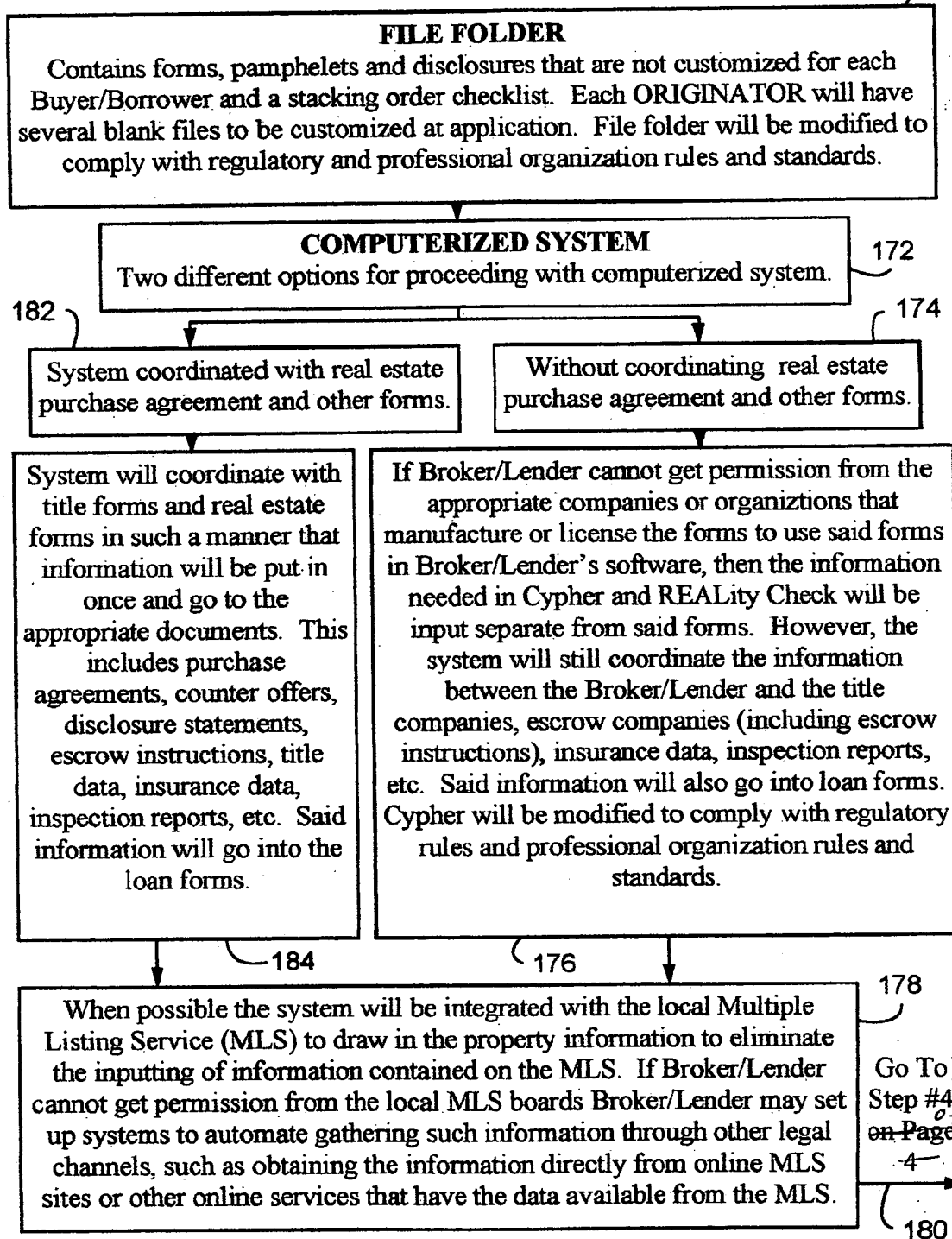
~~Fig. 3 (page 3 of 35)~~

Fig. 3C

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STEP #4 - INFORMATION AND INTERVIEW - FOR ORIGINATOR "RE"

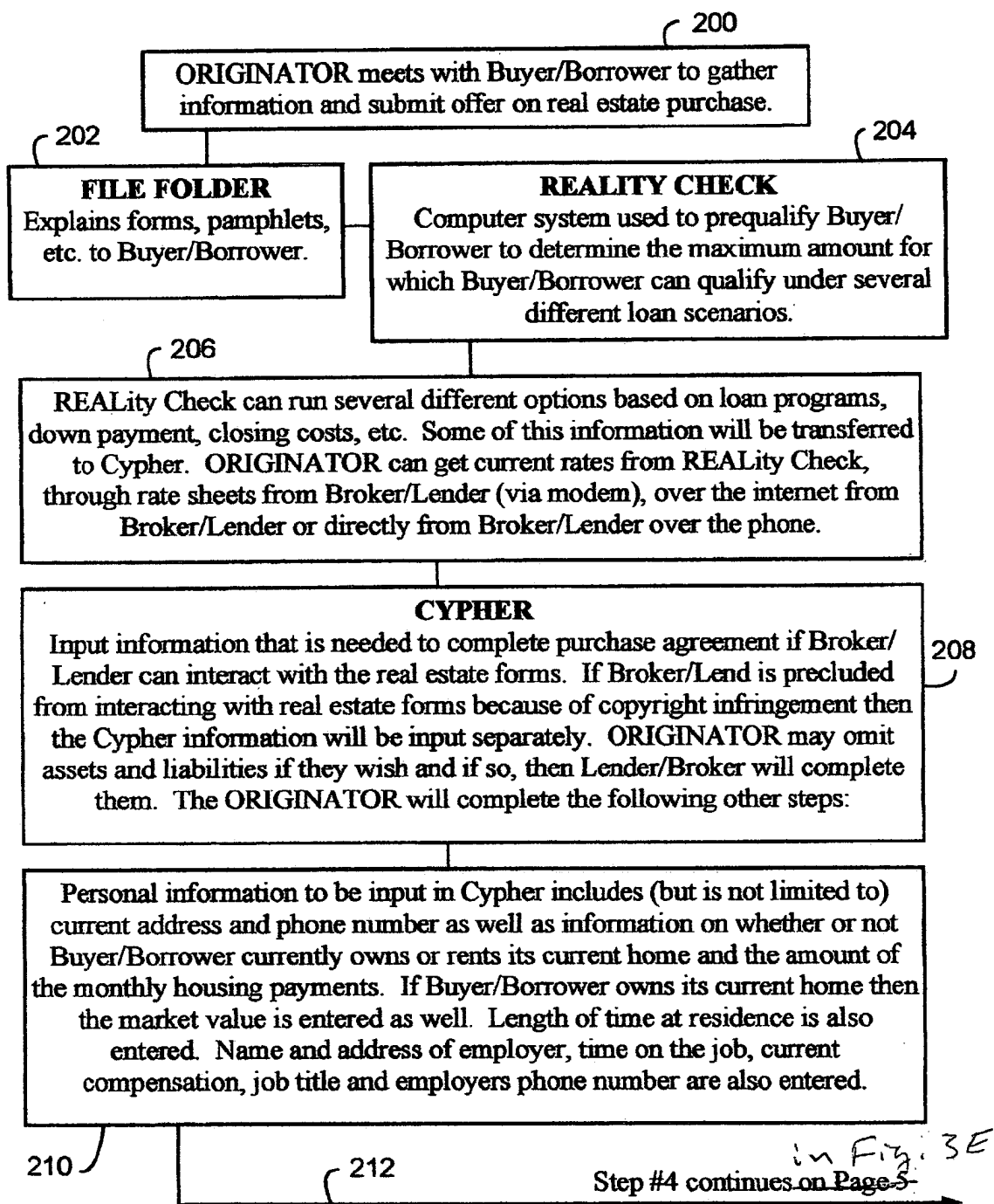


Fig. 3 (page 4 of 35)

Fig. 3D

**STEP #4 (CONT) - INFORMATION AND INTERVIEW
FOR ORIGINATOR "RE"**

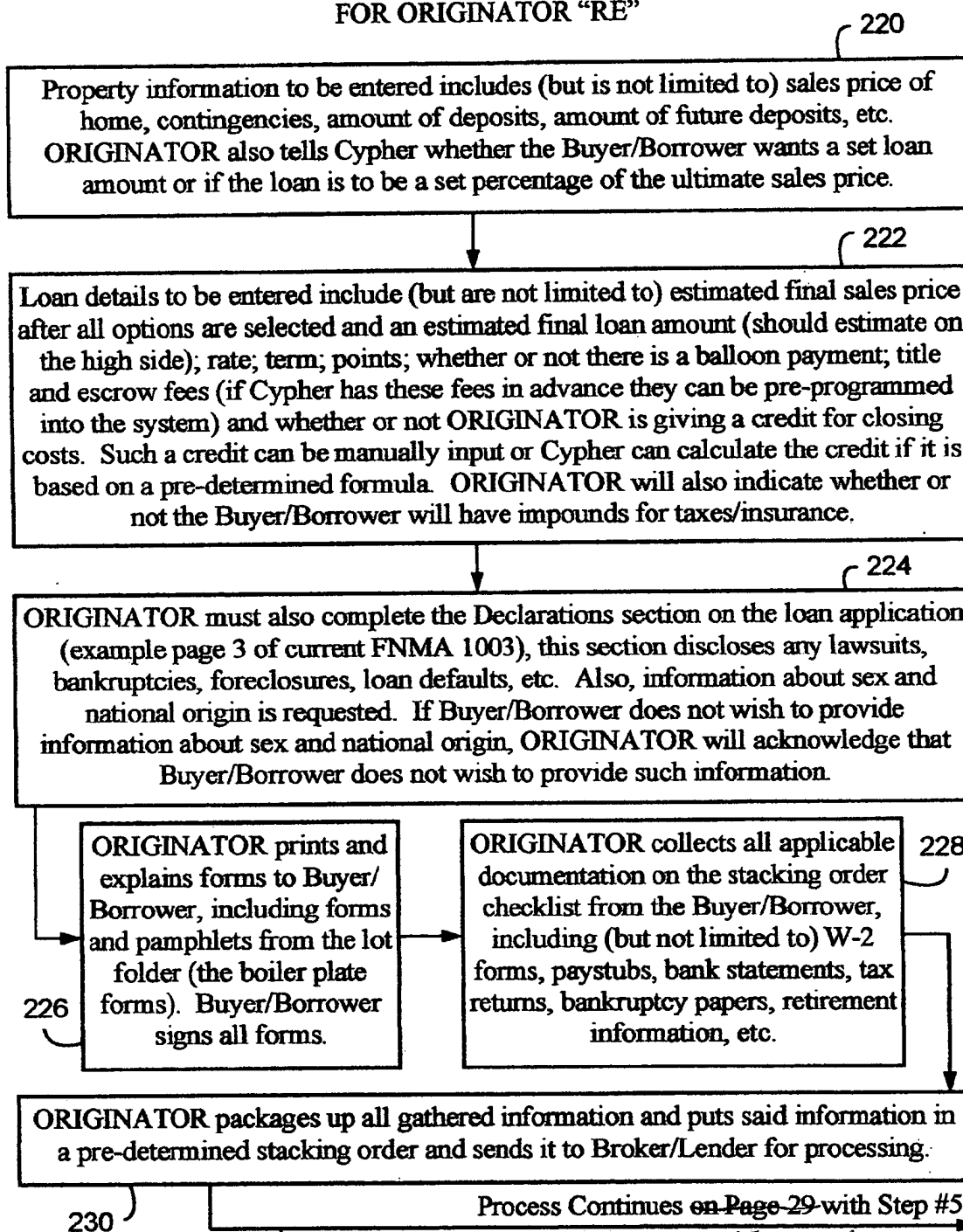


Fig. 3 (page 5 of 35)

Fig. 3E

STEP #2 - LICENSING - FOR ORIGINATOR "B"

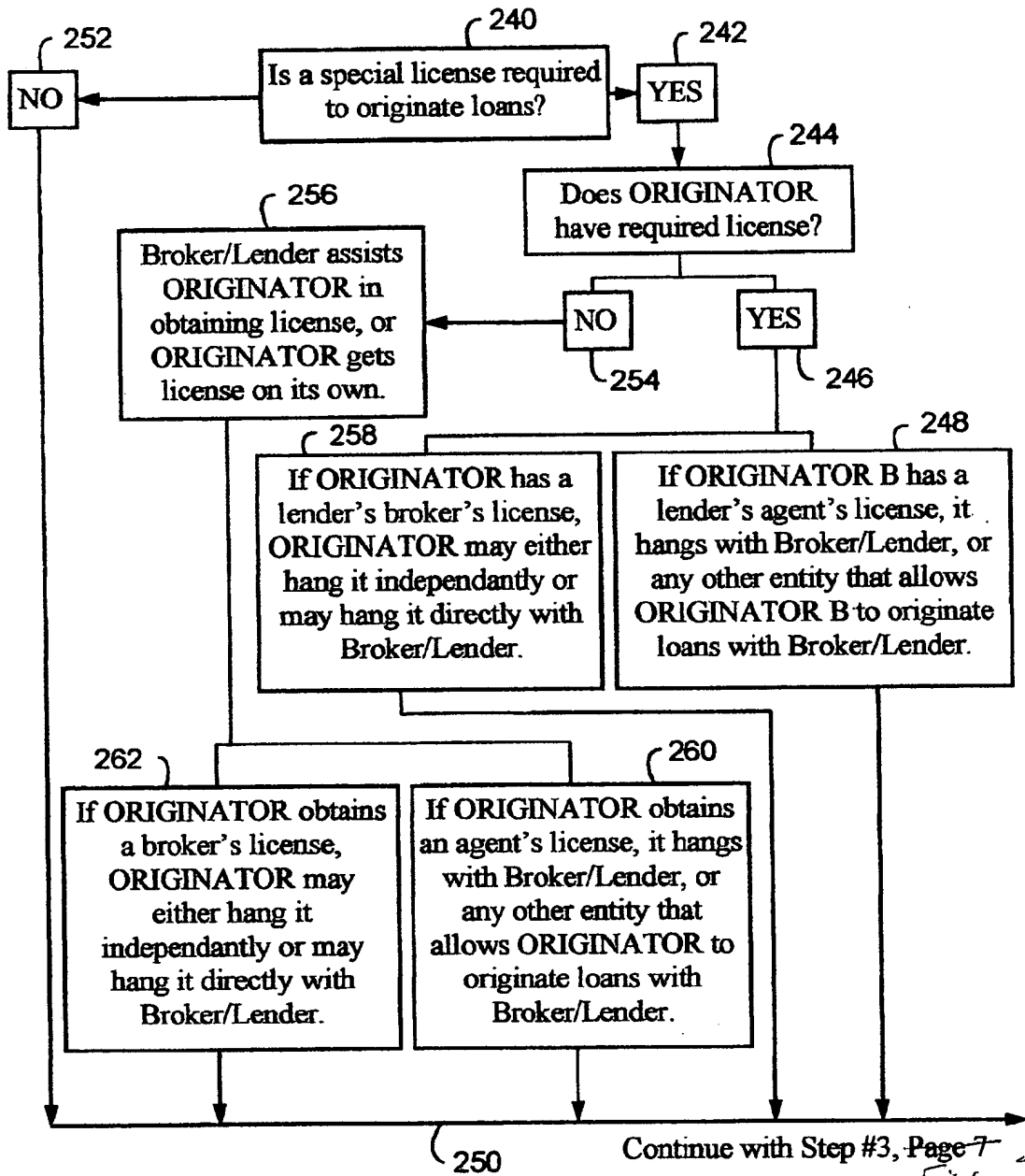


Fig. 3 (page 6 of 35)

Fig. 3F

STEP #3 - PRELIMINARY SETUP - FOR ORIGINATOR "B"

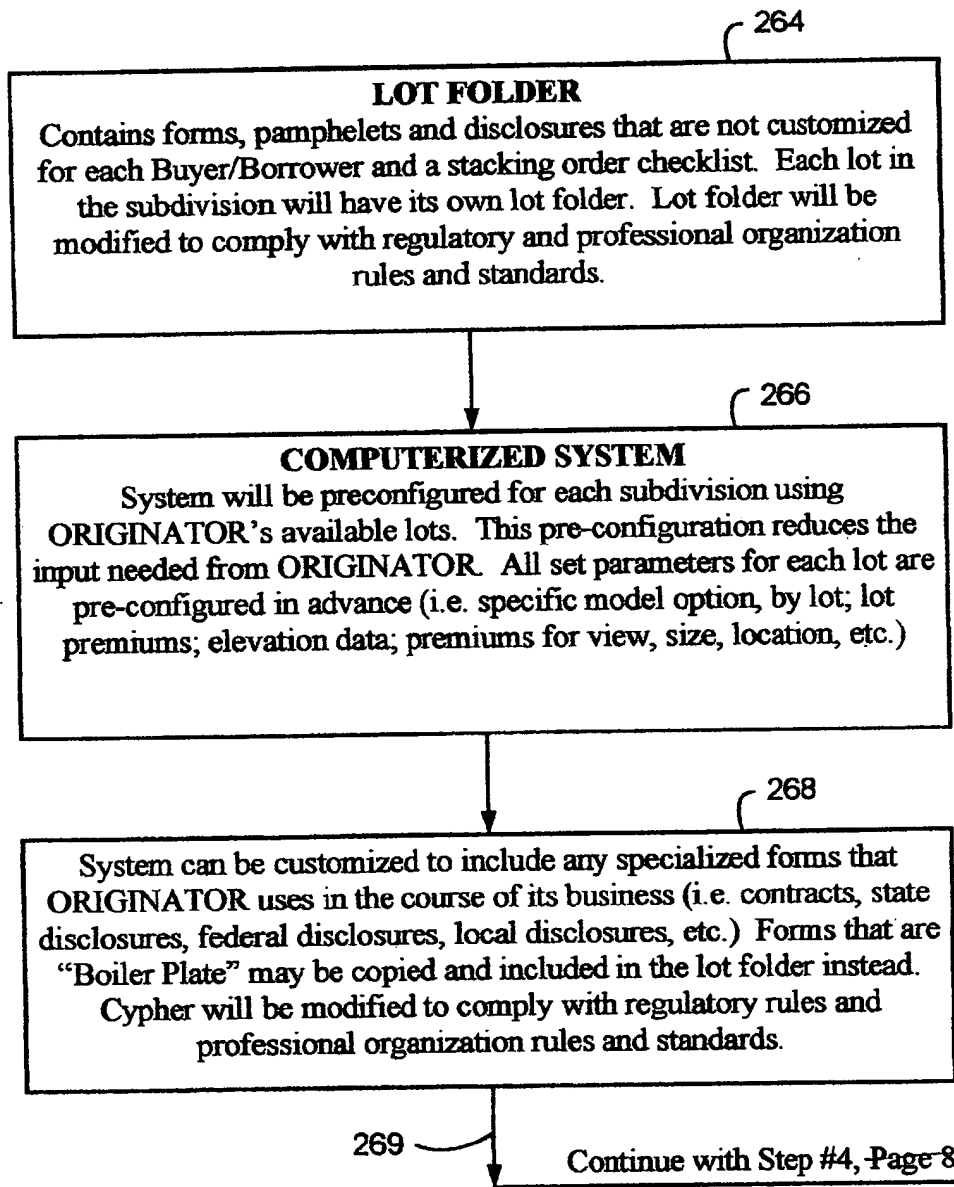
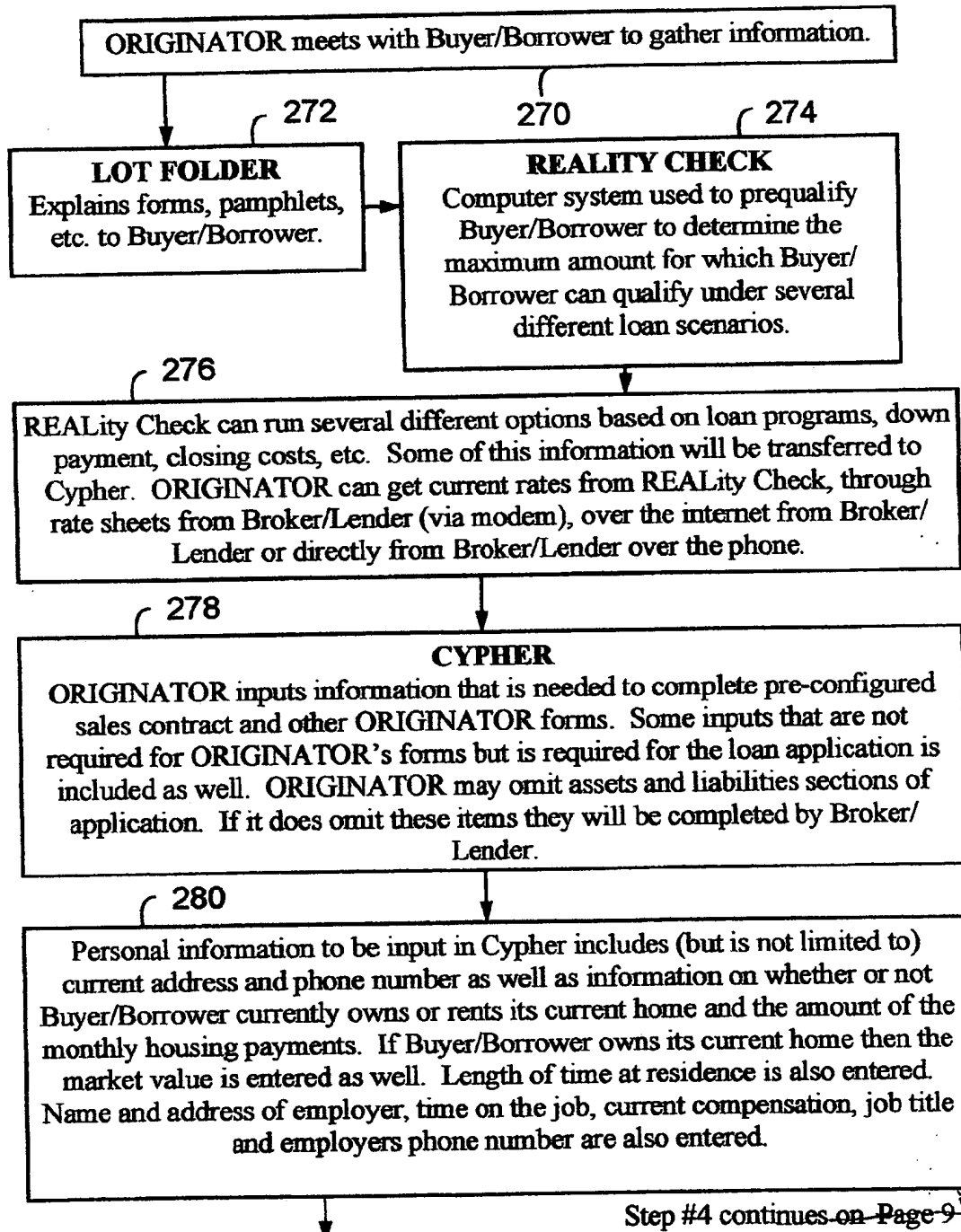
~~Fig. 3 (page 7 of 35)~~

Fig. 3 G

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STEP #4 - INFORMATION AND INTERVIEW - FOR ORIGINATOR "B"



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~~Fig. 3 (page 8 of 35)~~

Fig. 3H

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STEP #4 (CONT) - INFORMATION AND INTERVIEW
FOR ORIGINATOR "B"

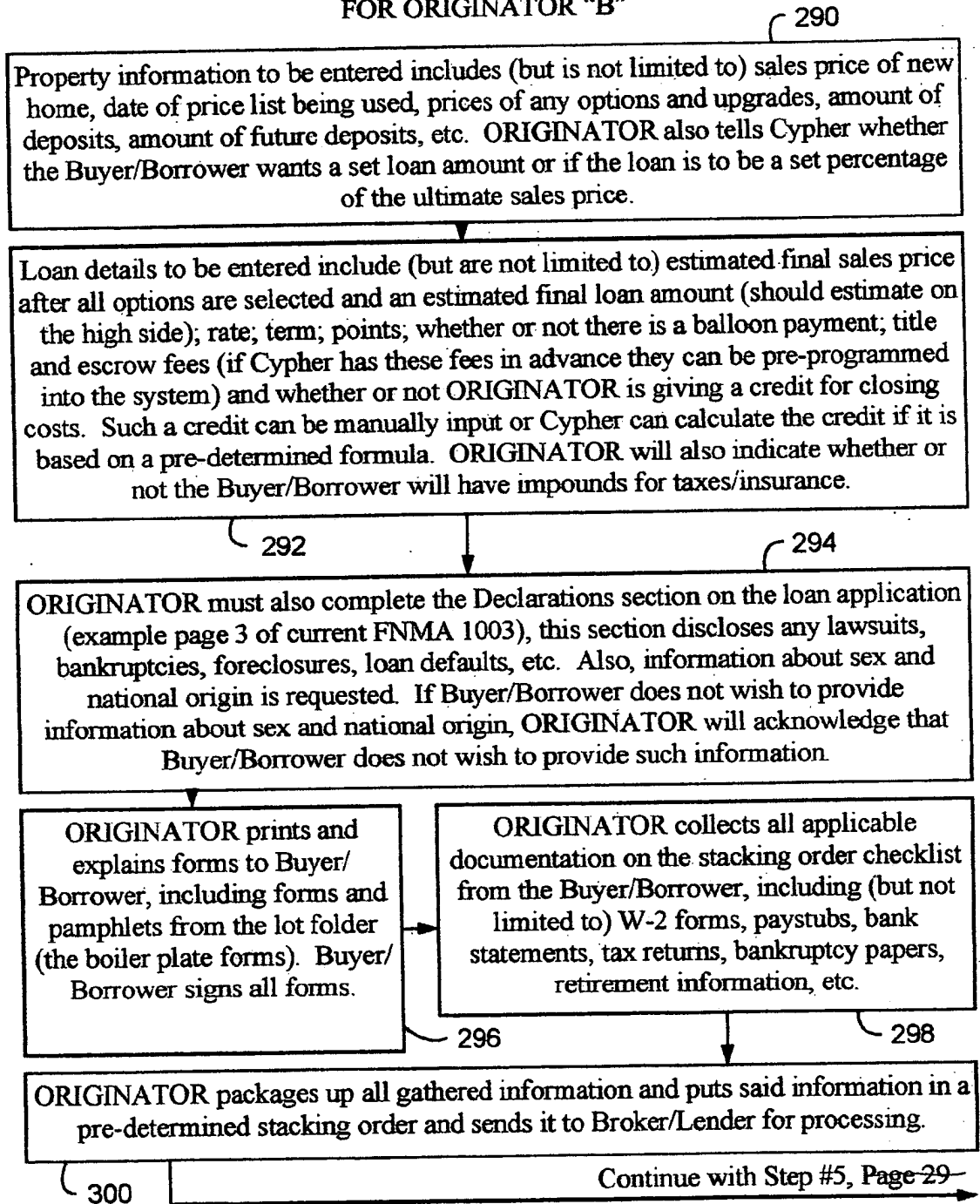


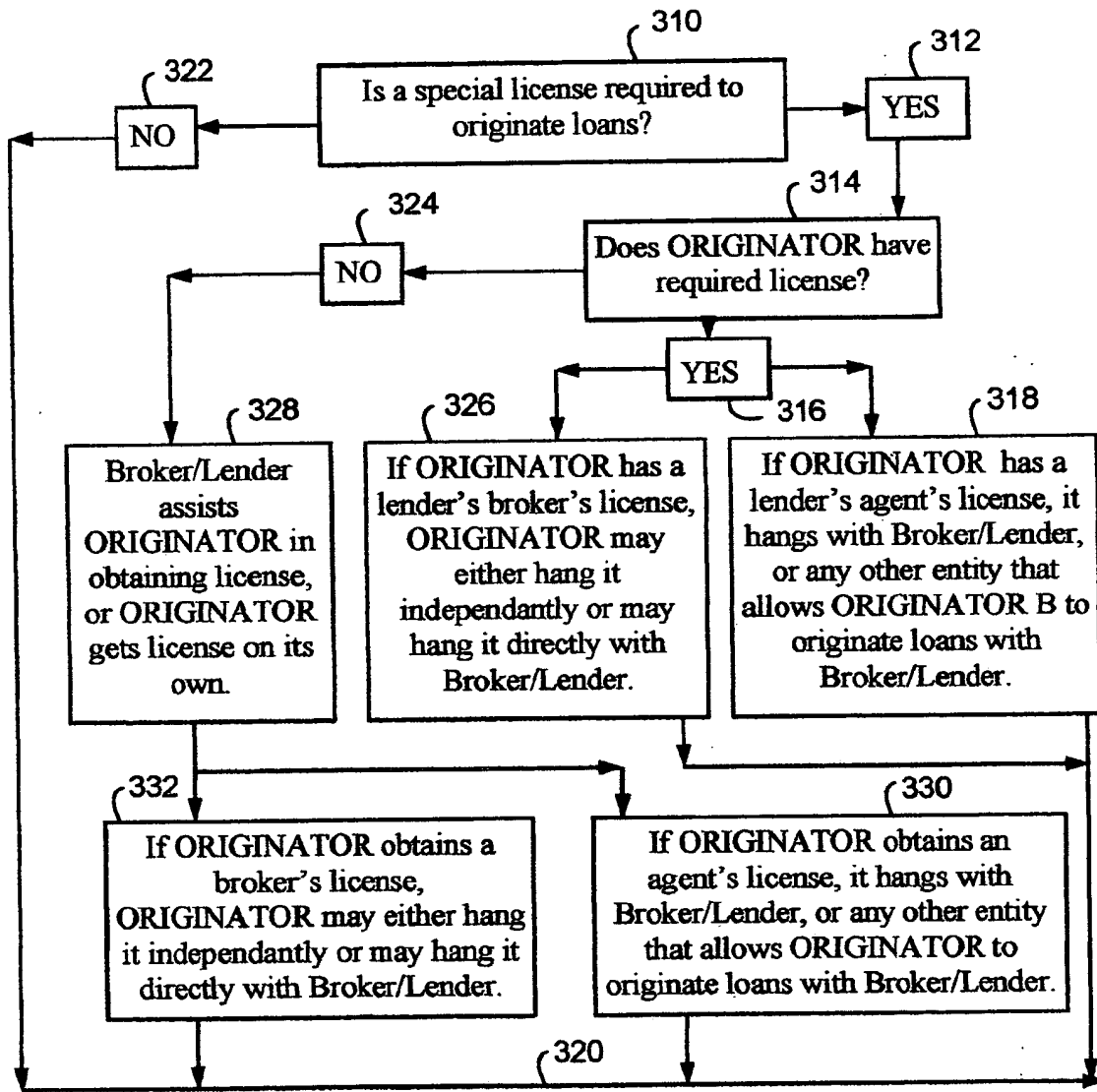
Fig. 3 (page 9 of 35)

Fig. 3 I

STEP #2 - LICENSING FOR "FP"

ORIGINATOR "FP"

CPAs, Financial Planners, Broker/Dealers, Stock Brokers, Insurance Brokers/ Agents, Attorneys or other financial professionals. Collectively ORIGINATOR is a financial professional.

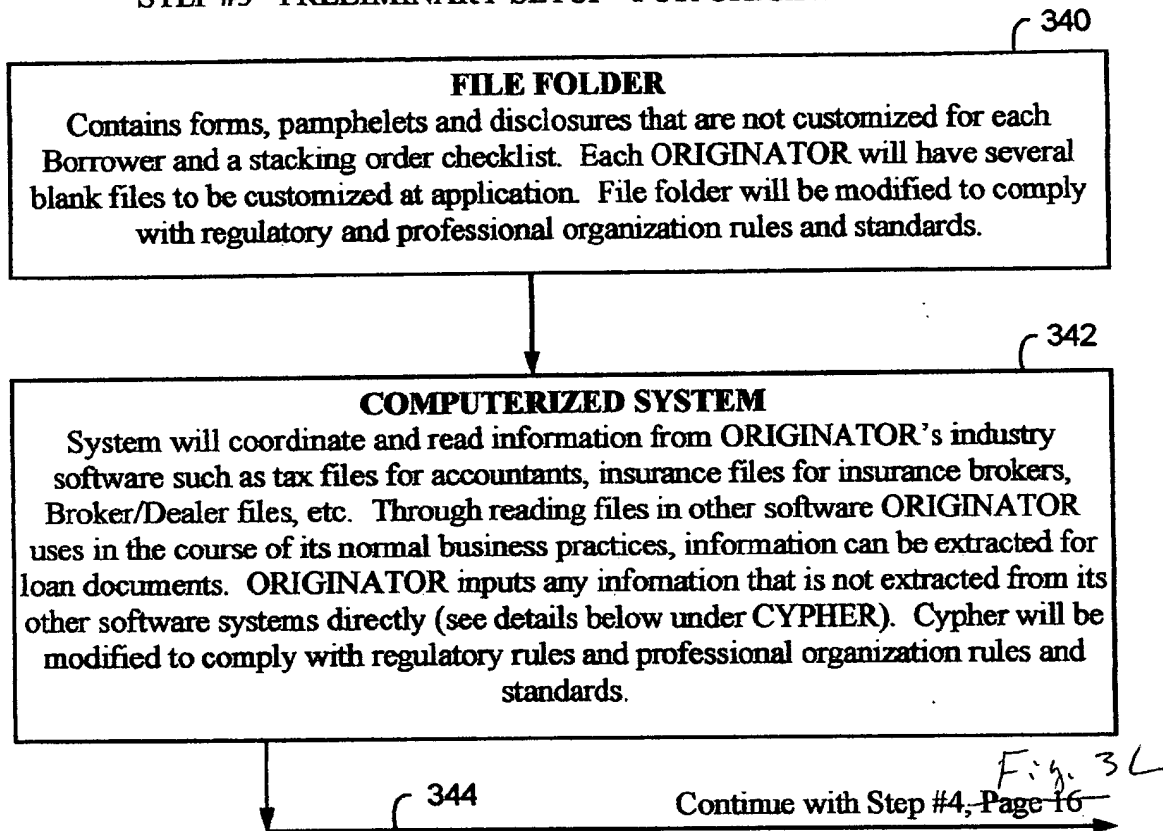


Continue with Step #3, Page 15

Fig. 3 (page 14 of 35)

Fig. 3 J

STEP #3 - PRELIMINARY SETUP - FOR ORIGINATOR "FP"



~~Fig. 3 (page 15 of 35)~~

Fig. 3K

STEP #4 - INFORMATION AND INTERVIEW - FOR ORIGINATOR "FP"

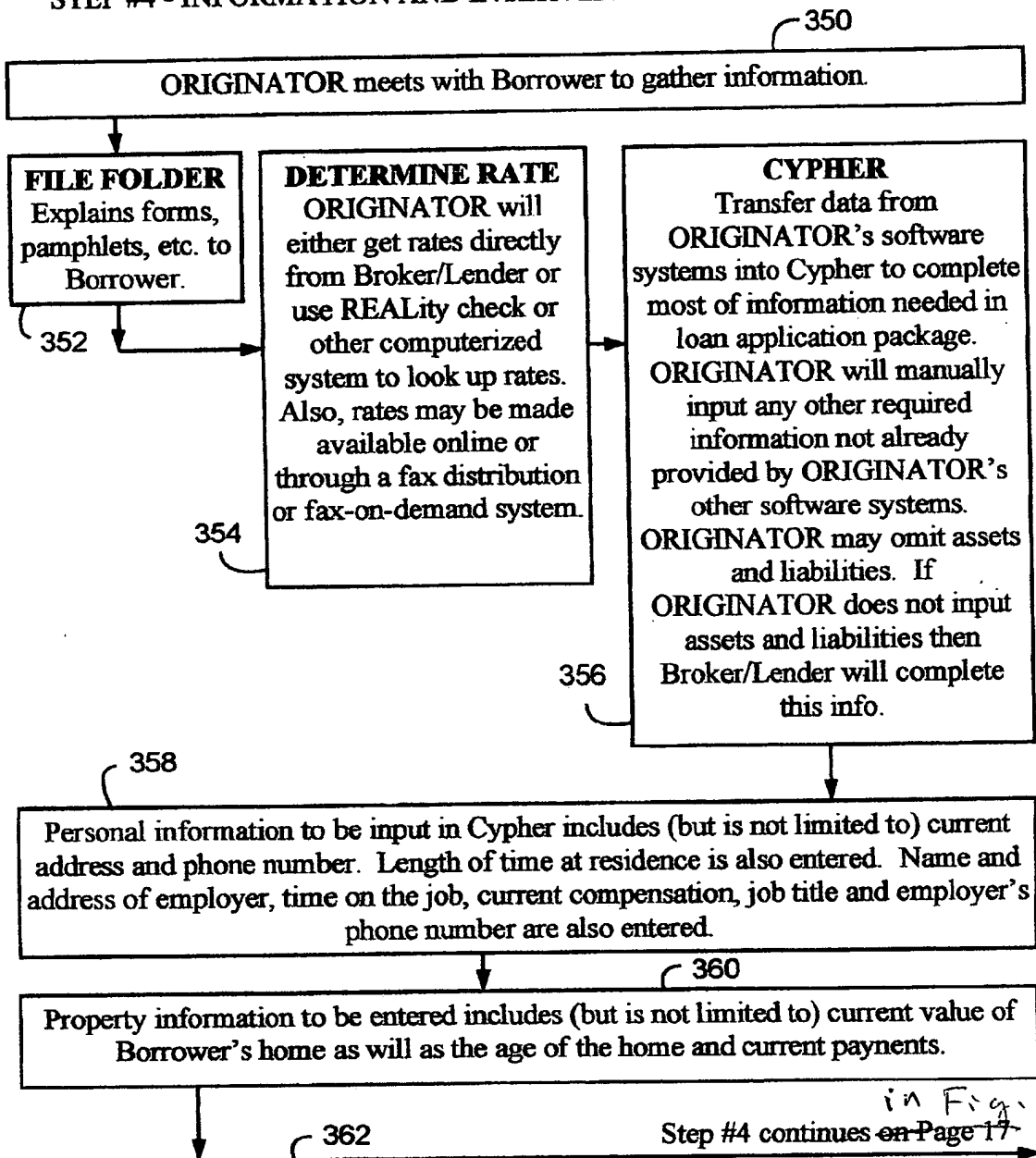


Fig. 3 (page 16 of 35)

Fig. 3L

STEP #4 - (CONT) - ORIGINATOR "FP"

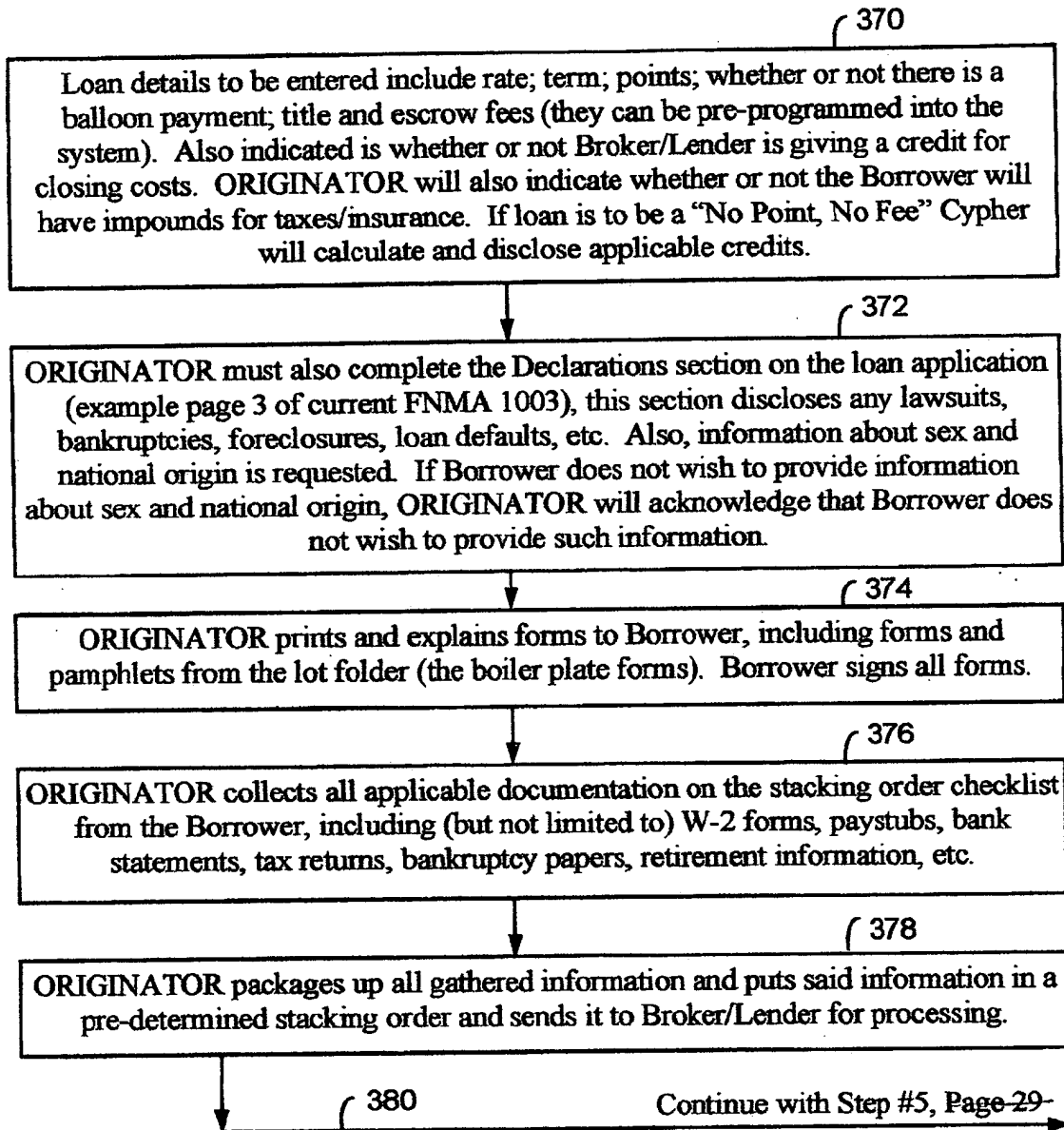


Fig. 3 (page 17 of 35)

Fig. 3M

STEP #2 - LICENSING - FOR ORIGINATOR "FI"

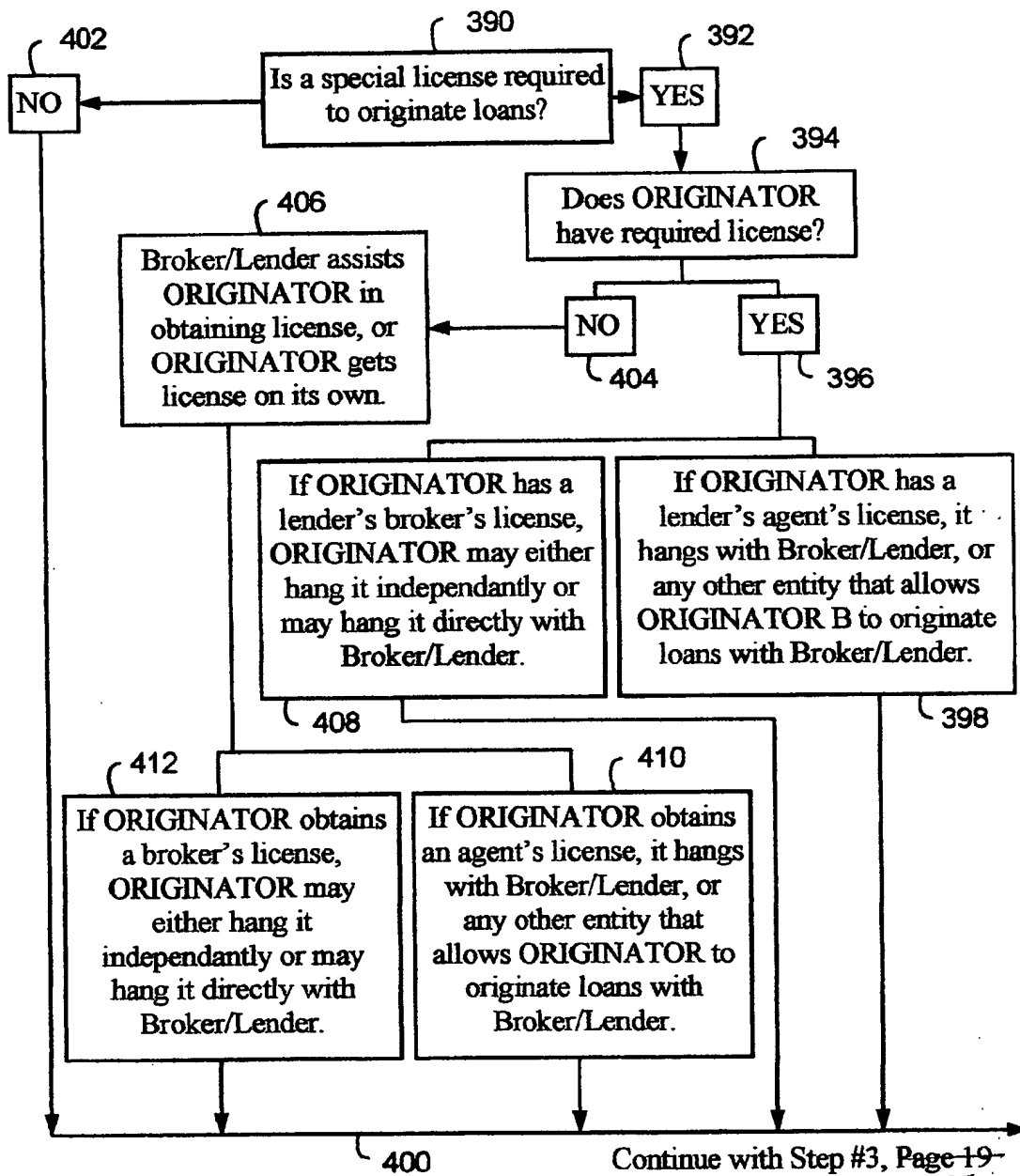


Fig. 3 (page 18 of 35)

Fig. 3 n

Fig. 3 O
↑
not zero

STEP #3 - PRELIMINARY SETUP - FOR ORIGINATOR "FI"

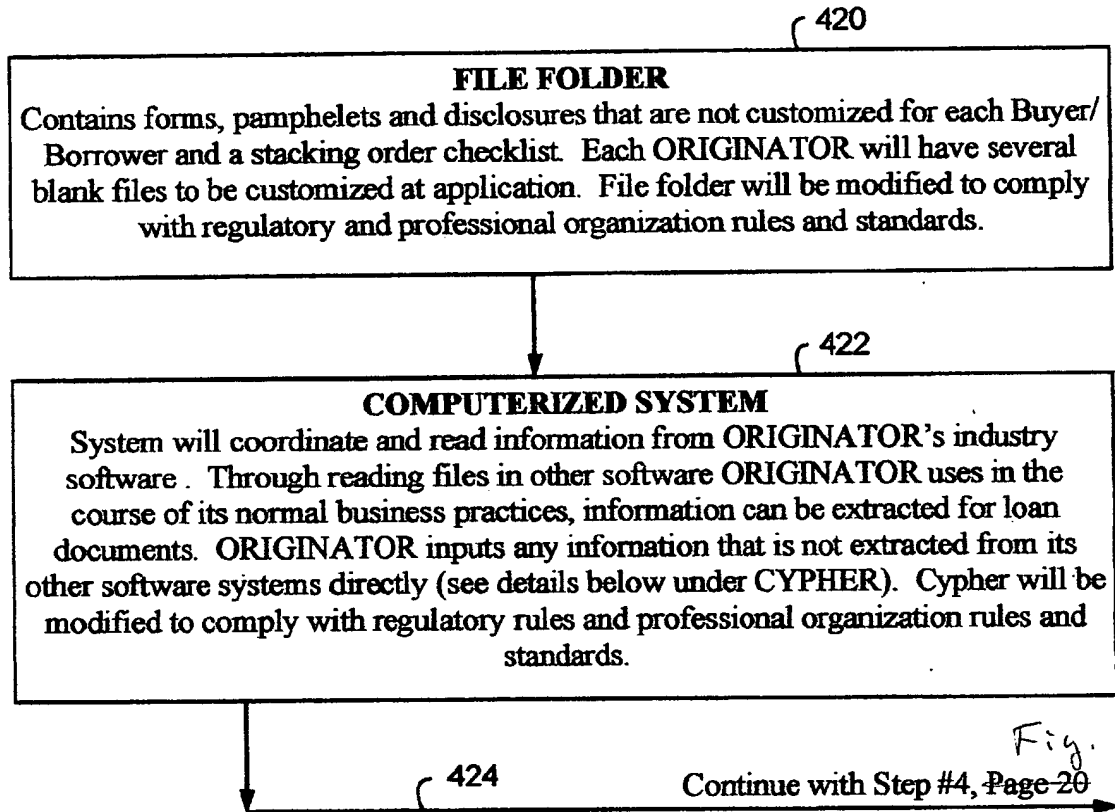
~~Fig. 3 (page 19 of 35)~~

Fig. 30
↑
not zero

STEP #4 - INFORMATION AND INTERVIEW - FOR ORIGINATOR "FI"

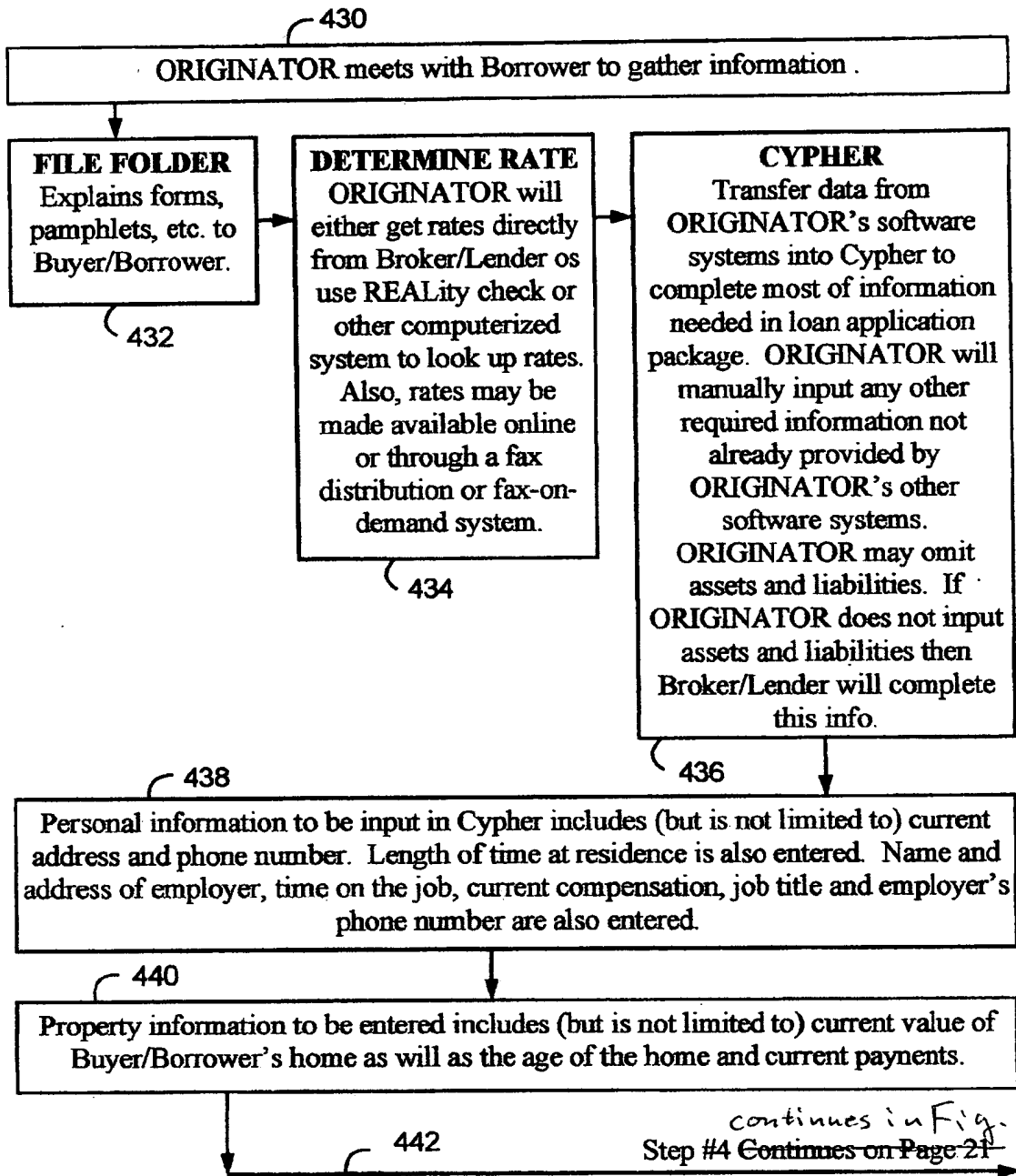


Fig. 3 (page 20 of 35)

Fig. 3P

STEP #4 - (CONT) - FOR ORIGINATOR "FP"

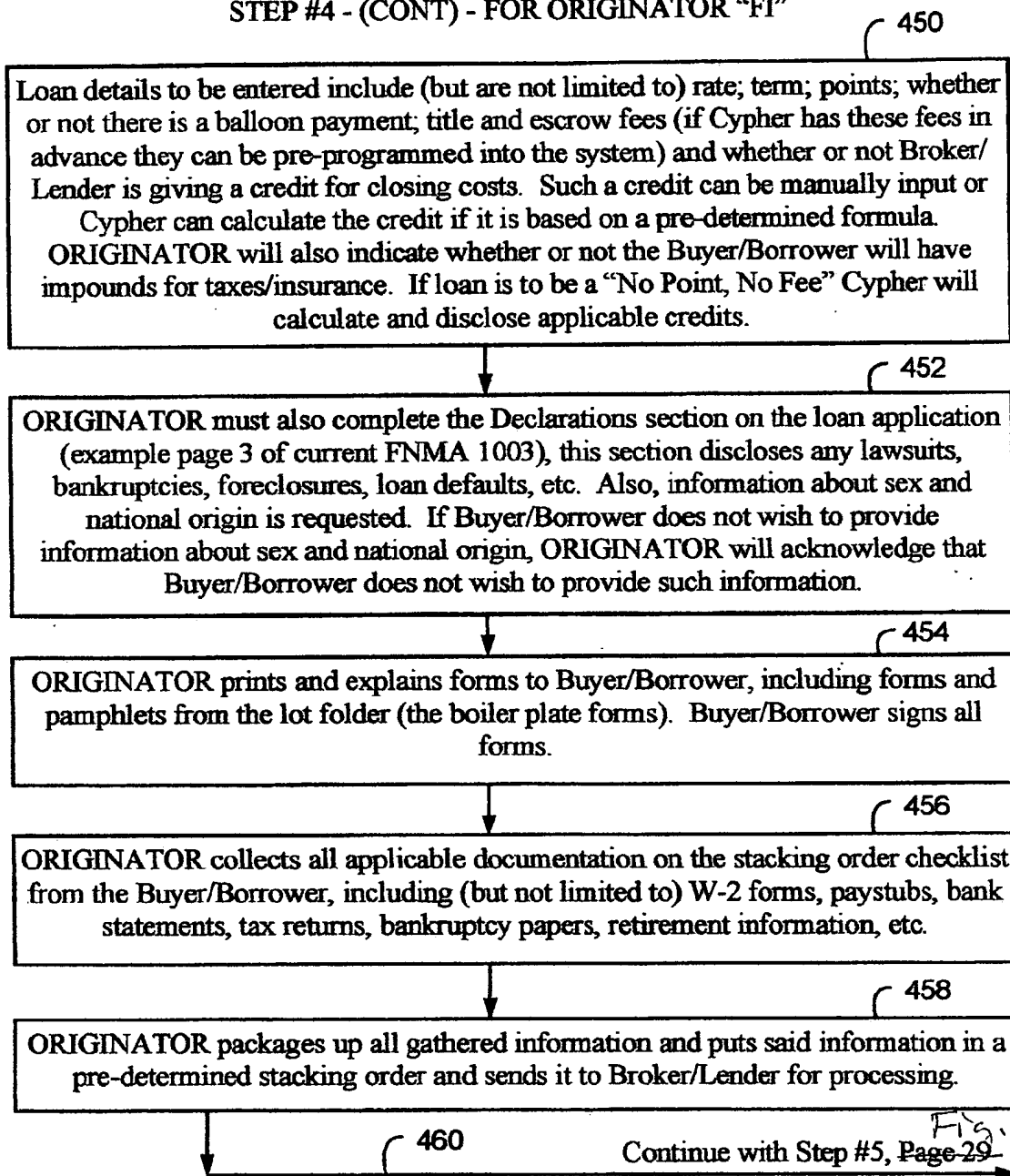


Fig. 3 (page 21 of 35)

Fig. 3 Q

STEP #2 - LICENSING - FOR ORIGINATOR "R"

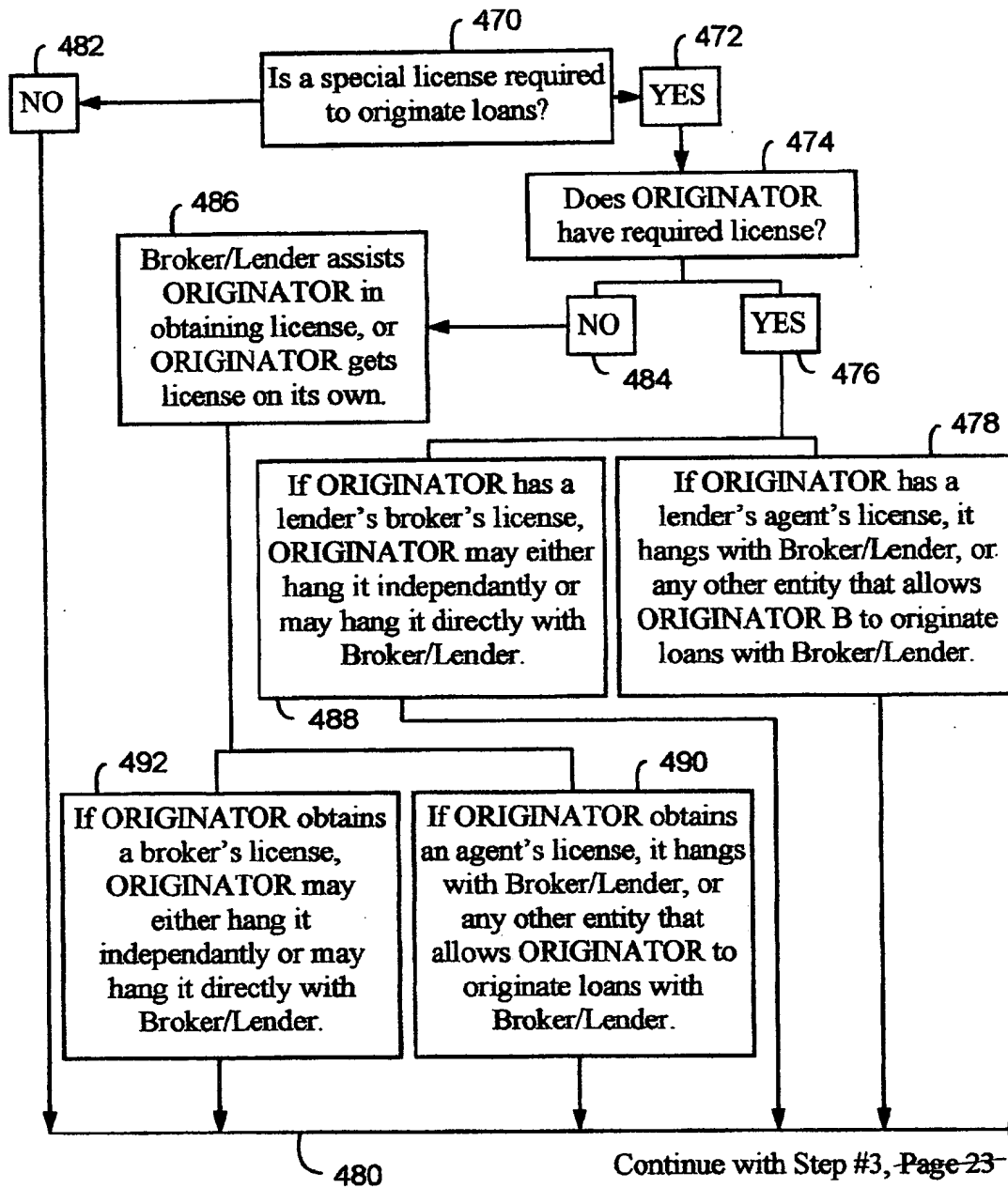
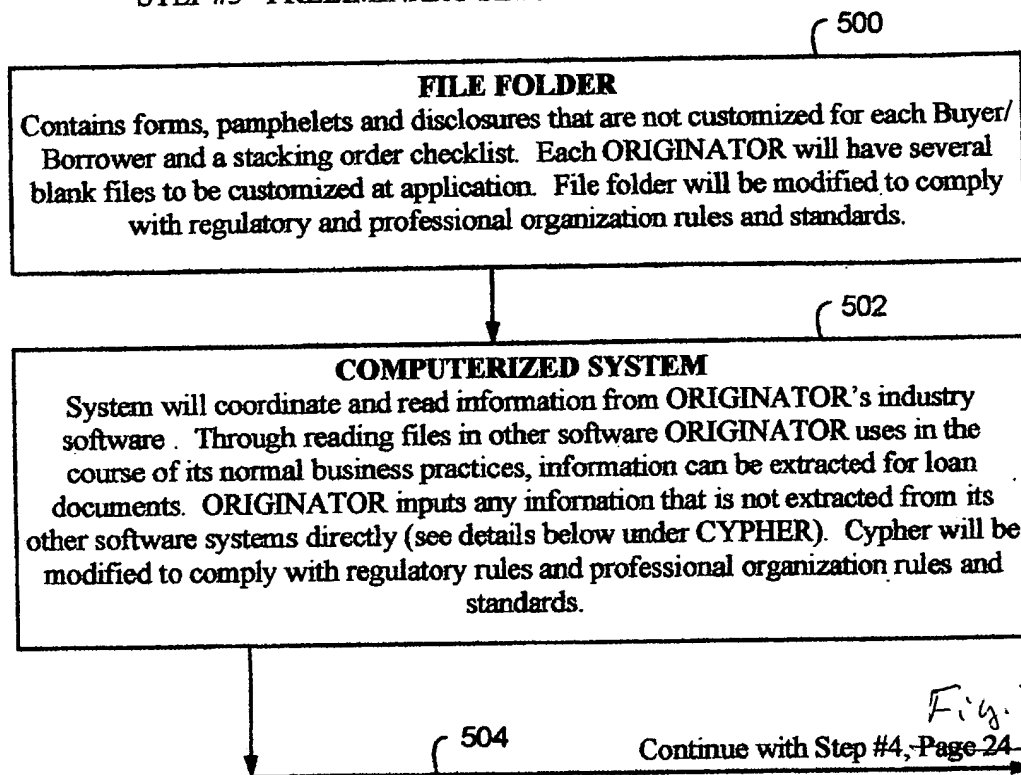


Fig. 3 (page 22 of 35)

Fig. 3R

STEP #3 - PRELIMINARY SETUP - FOR ORIGINATOR "R"



~~Fig. 3 (page 23 of 35)~~

Fig. 35

STEP #4 - INFORMATION AND INTERVIEW - FOR ORIGINATOR "R"

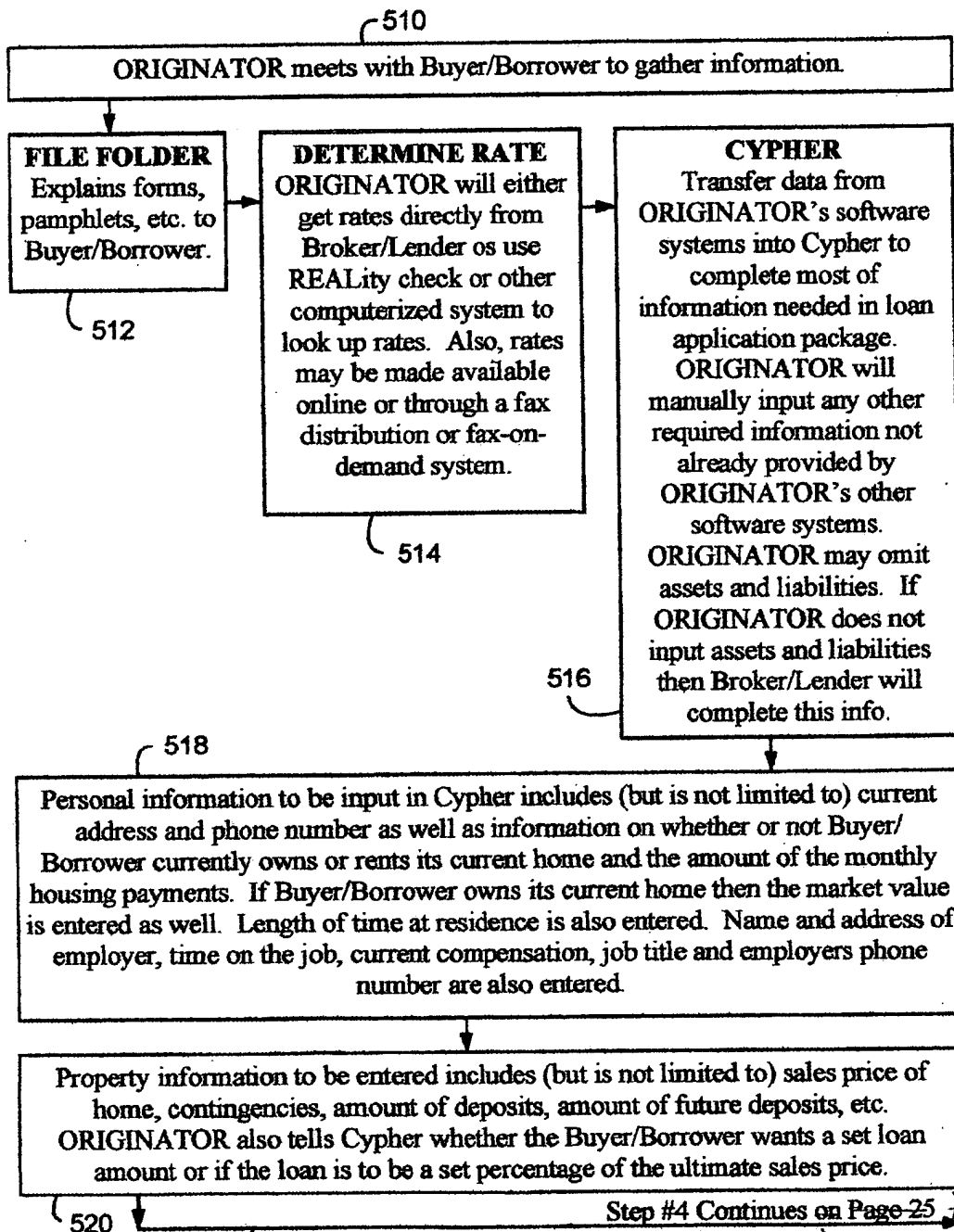


Fig. 3 (page 24 of 35)

Fig. 3T

STEP #4 - (CONT) - FOR ORIGINATOR "R"

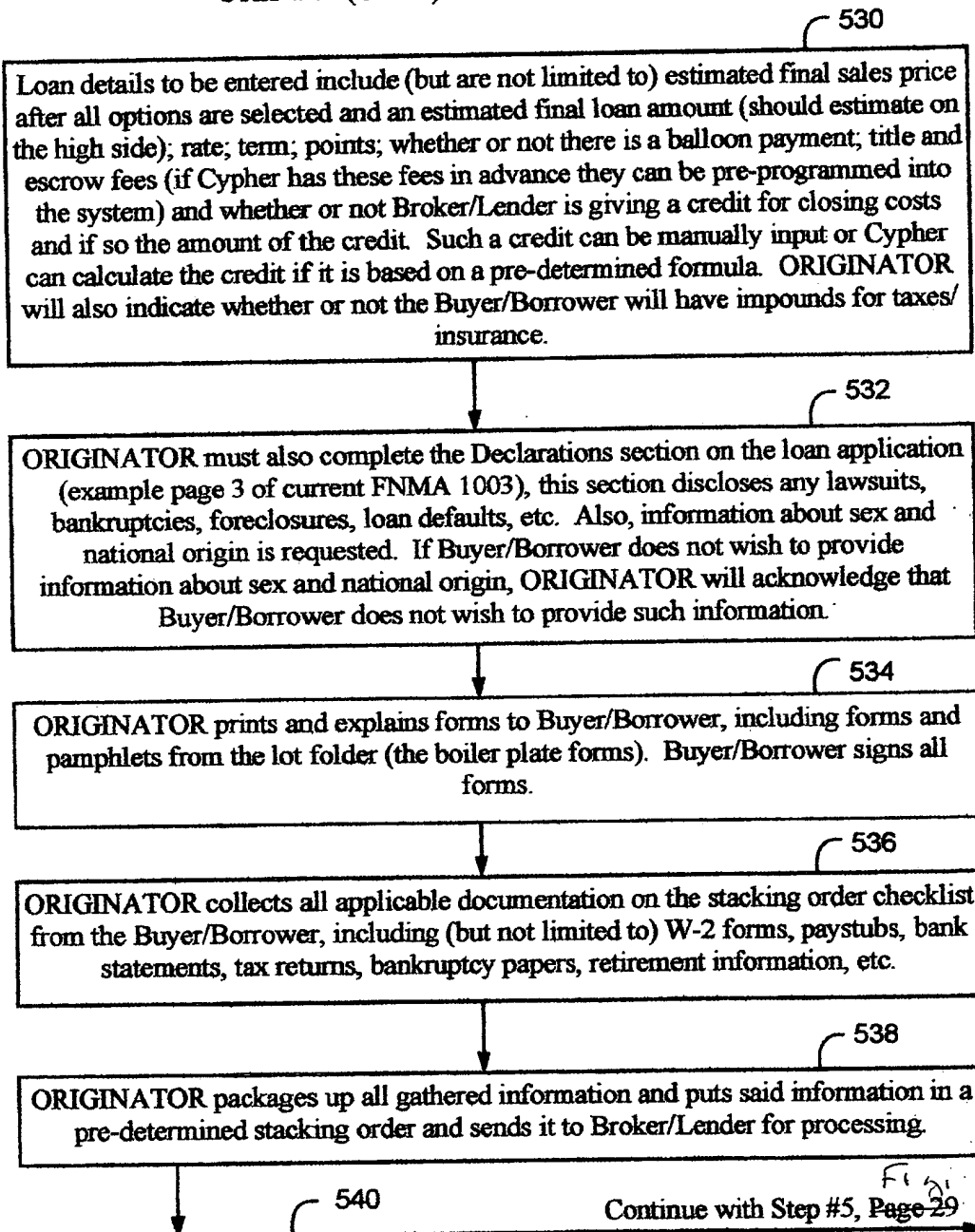


Fig. 3 (page 25 of 35)

Fig. 36

STEP #2 and STEP #3 - LICENSING and SETUP - FOR ORIGINATOR "C"

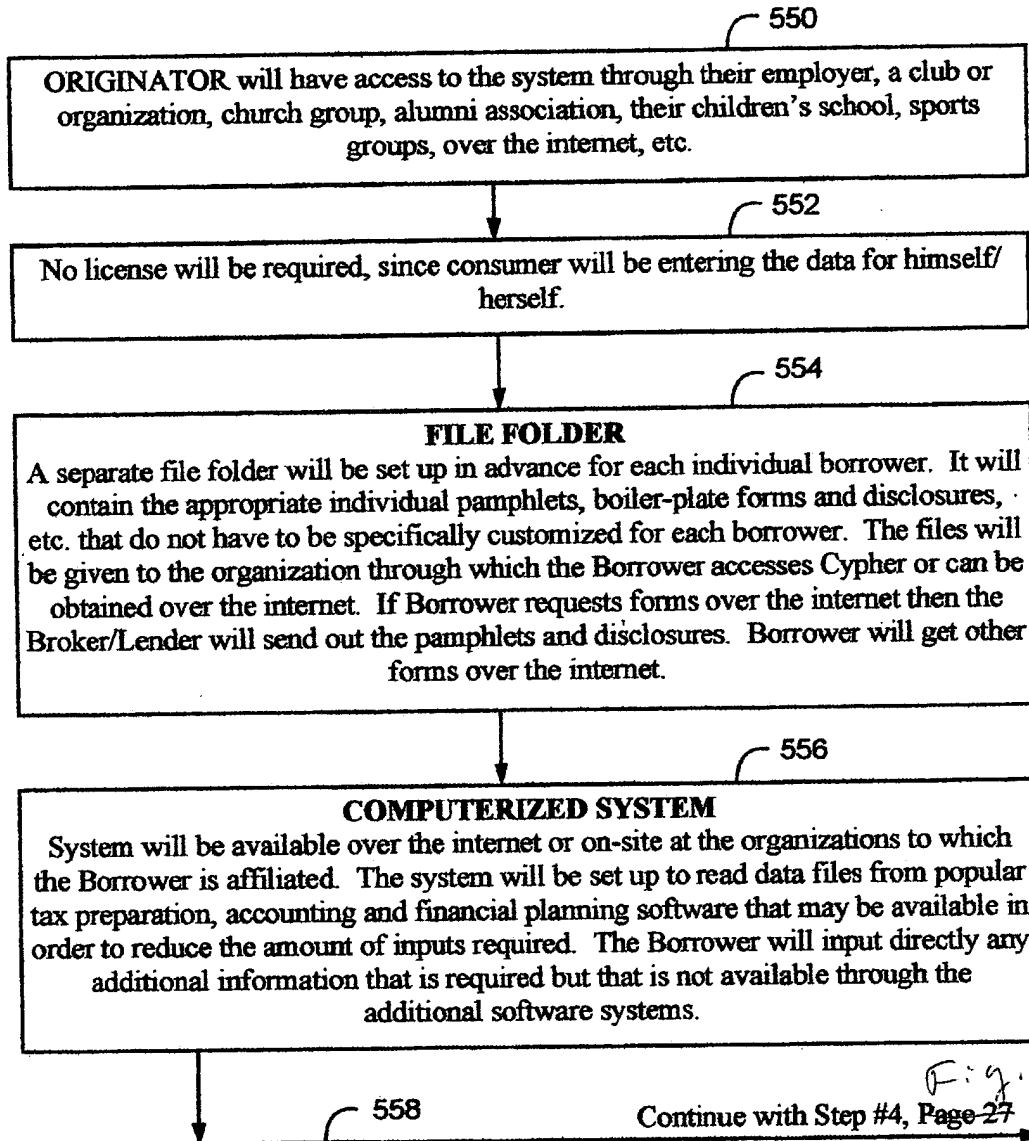


Fig. 3 (page 26 of 35)

Fig. 3 V

STEP #4 - INFORMATION GATHERING - FOR ORIGINATOR "C"

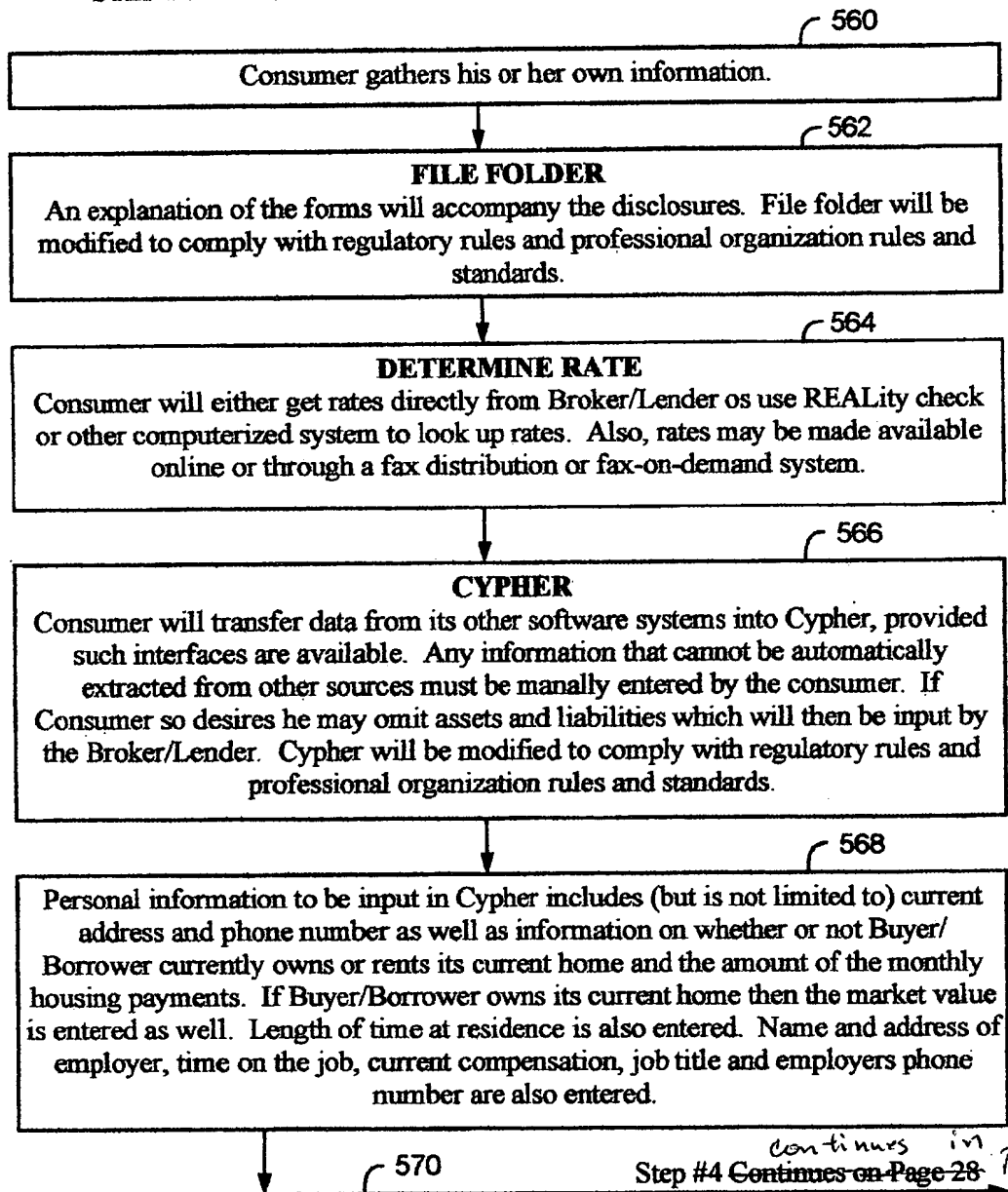
~~Fig. 3 (page 27 of 35)~~

Fig. 3W

STEP #4 - (CONT) - FOR ORIGINATOR "C"

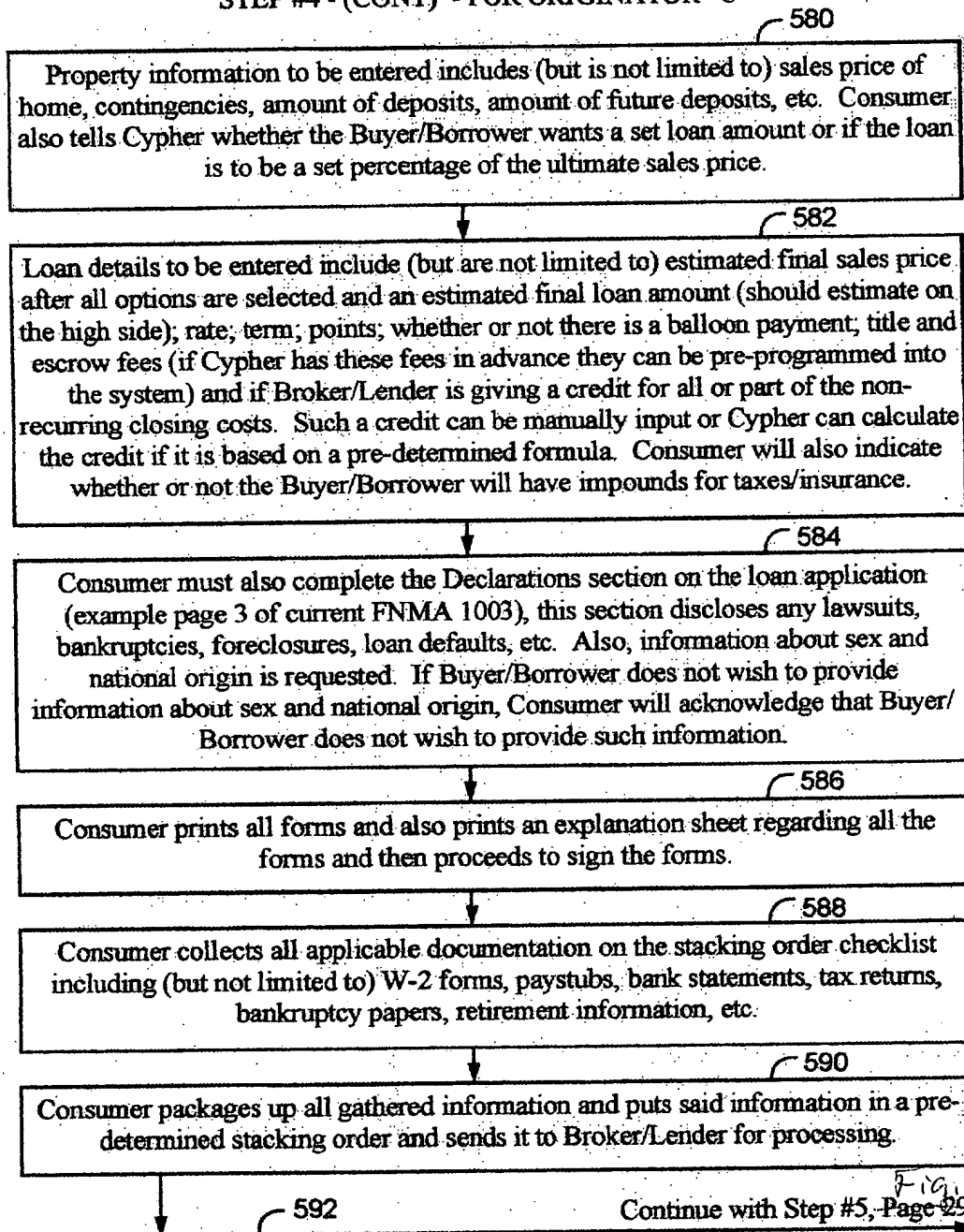


Fig. 3 (page 28 of 35)

Fig. 3X

STEP #5 - PACKAGE RECEIVED BY BROKER/LENDER

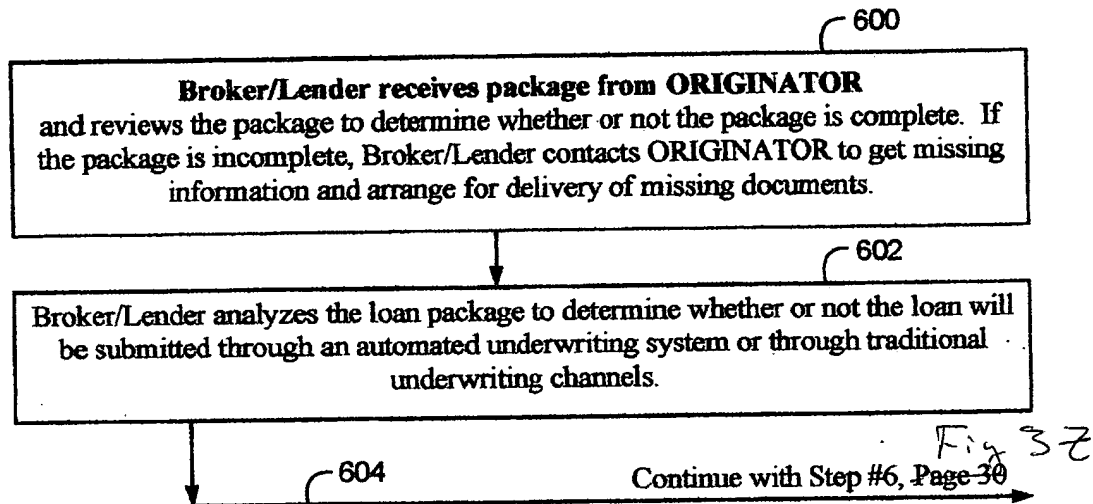


Fig. 3 (page 29 of 35)

Fig. 3 Y

STEP #6 - UNDERWRITING DECISION (AUTOMATED)

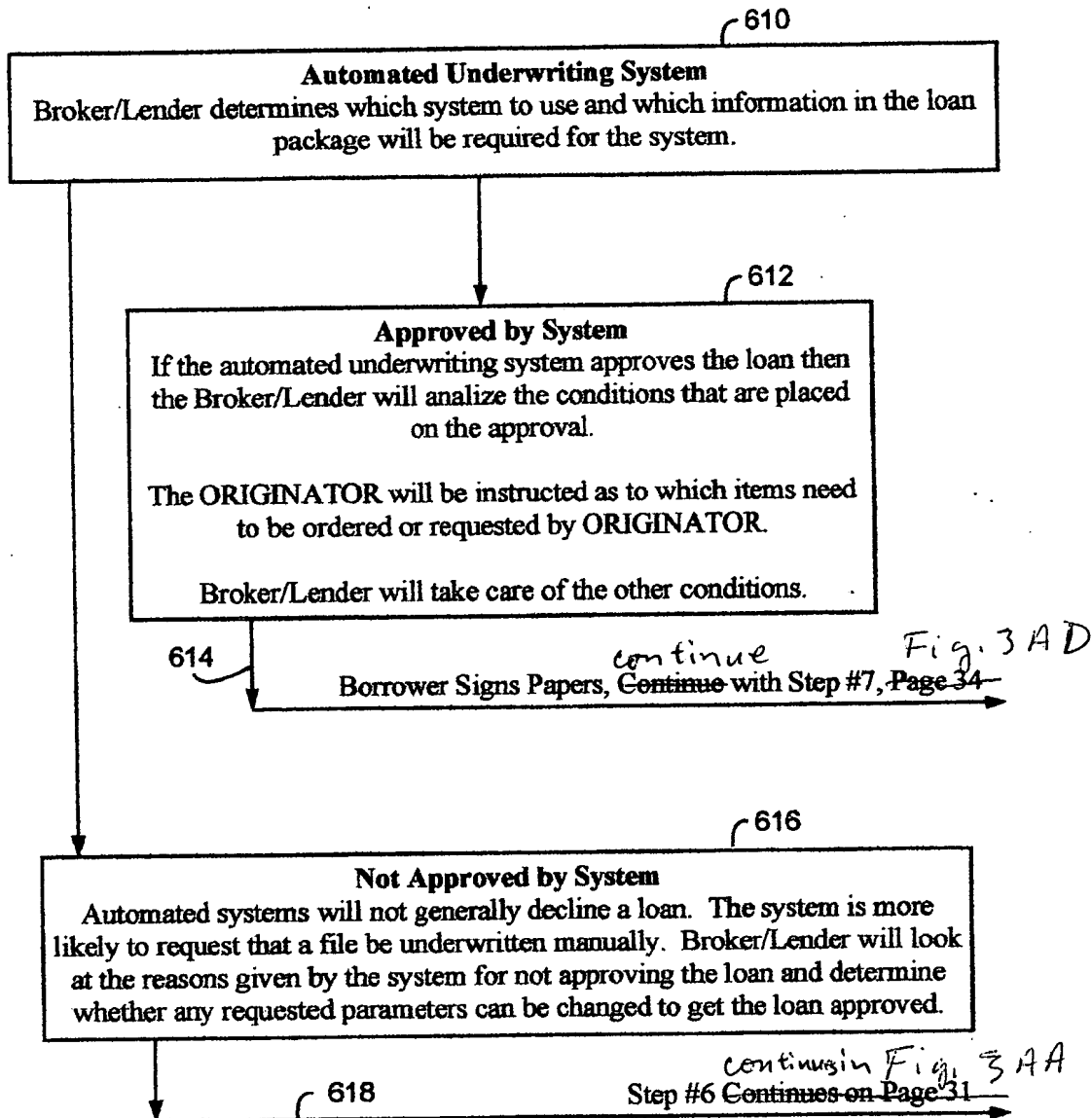
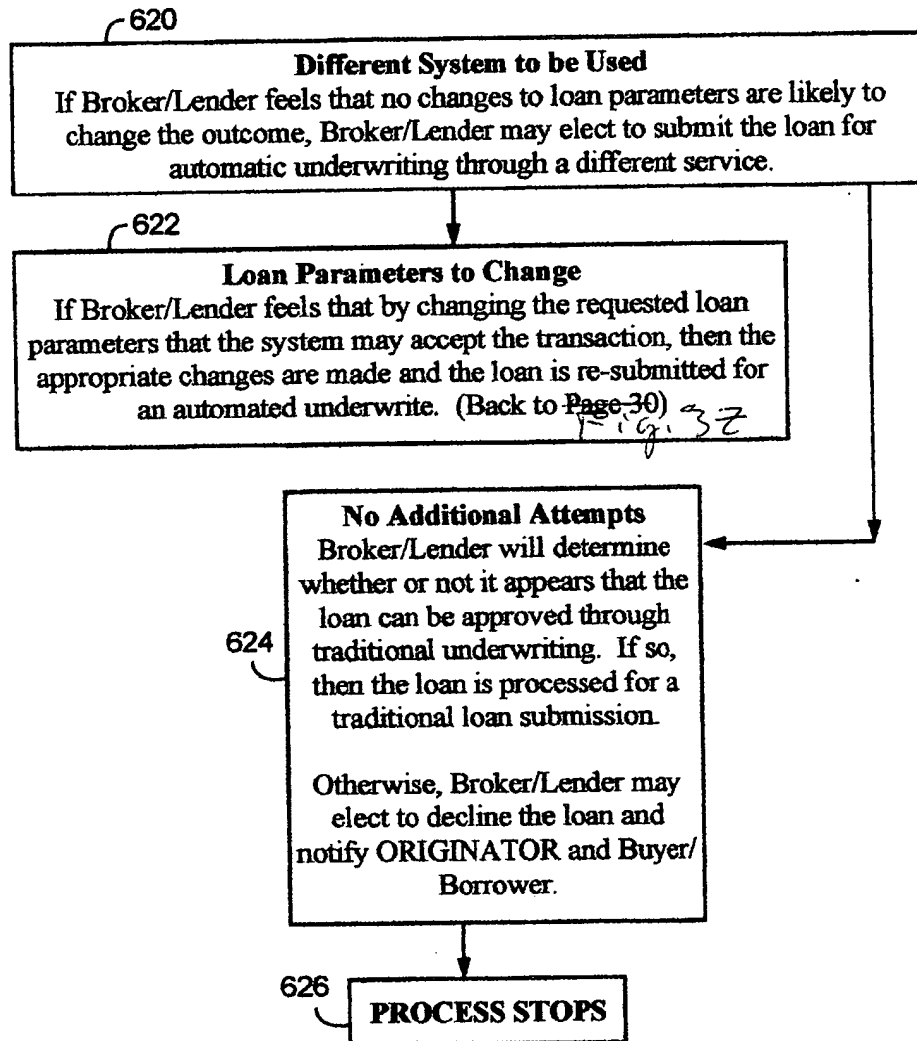


Fig. 3 (page 30 of 35)

Fig. 3 Z

STEP #6 - UNDERWRITING DECISION (AUTOMATED) - NOT ACCEPTED



~~Fig. 3 (page 31 of 35)~~

Fig. 3A A

STEP #6 - UNDERWRITING DECISION (TRADITIONAL)

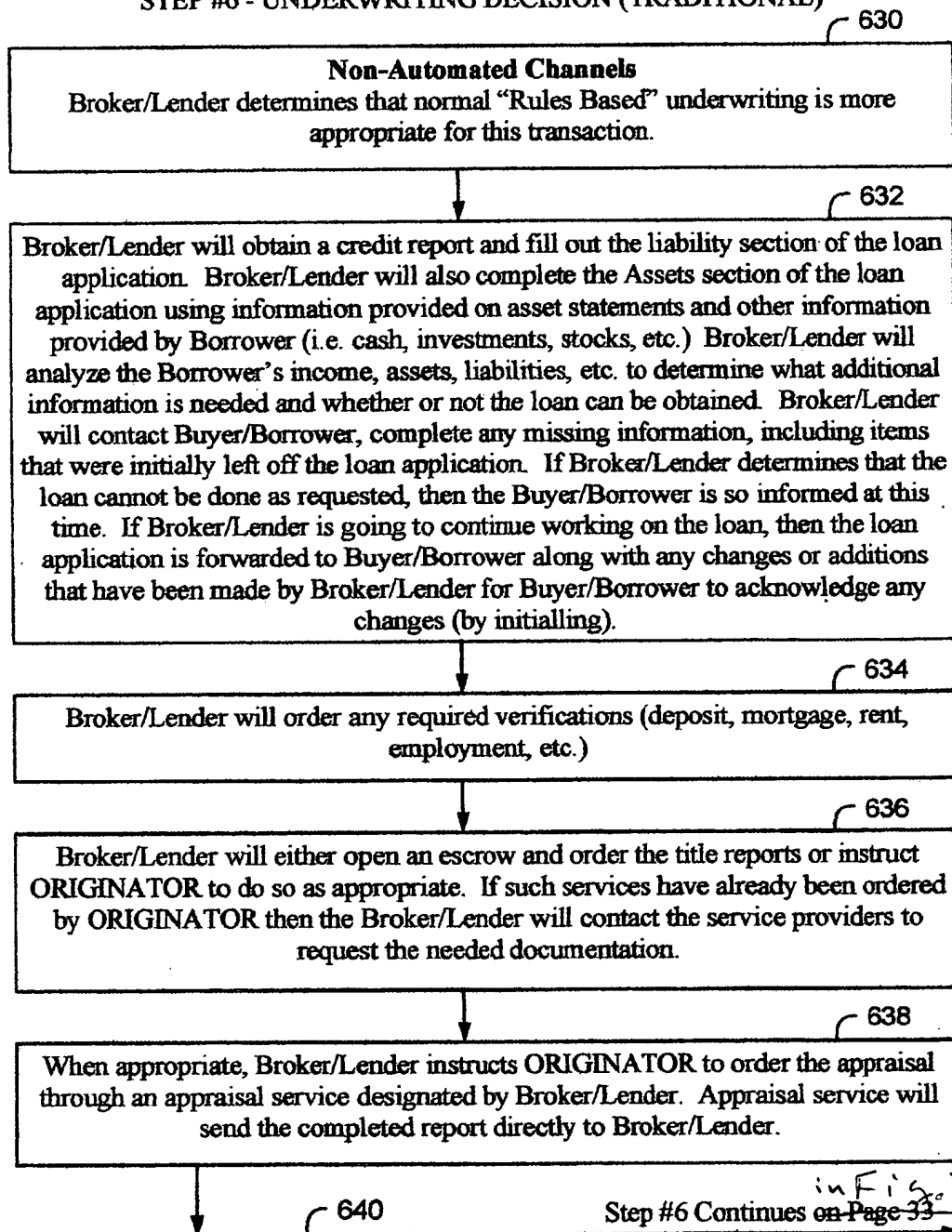


Fig. 3 (page 32 of 35)

Fig. 3 A B 3 A B

STEP #6 - UNDERWRITING DECISION (TRADITIONAL)

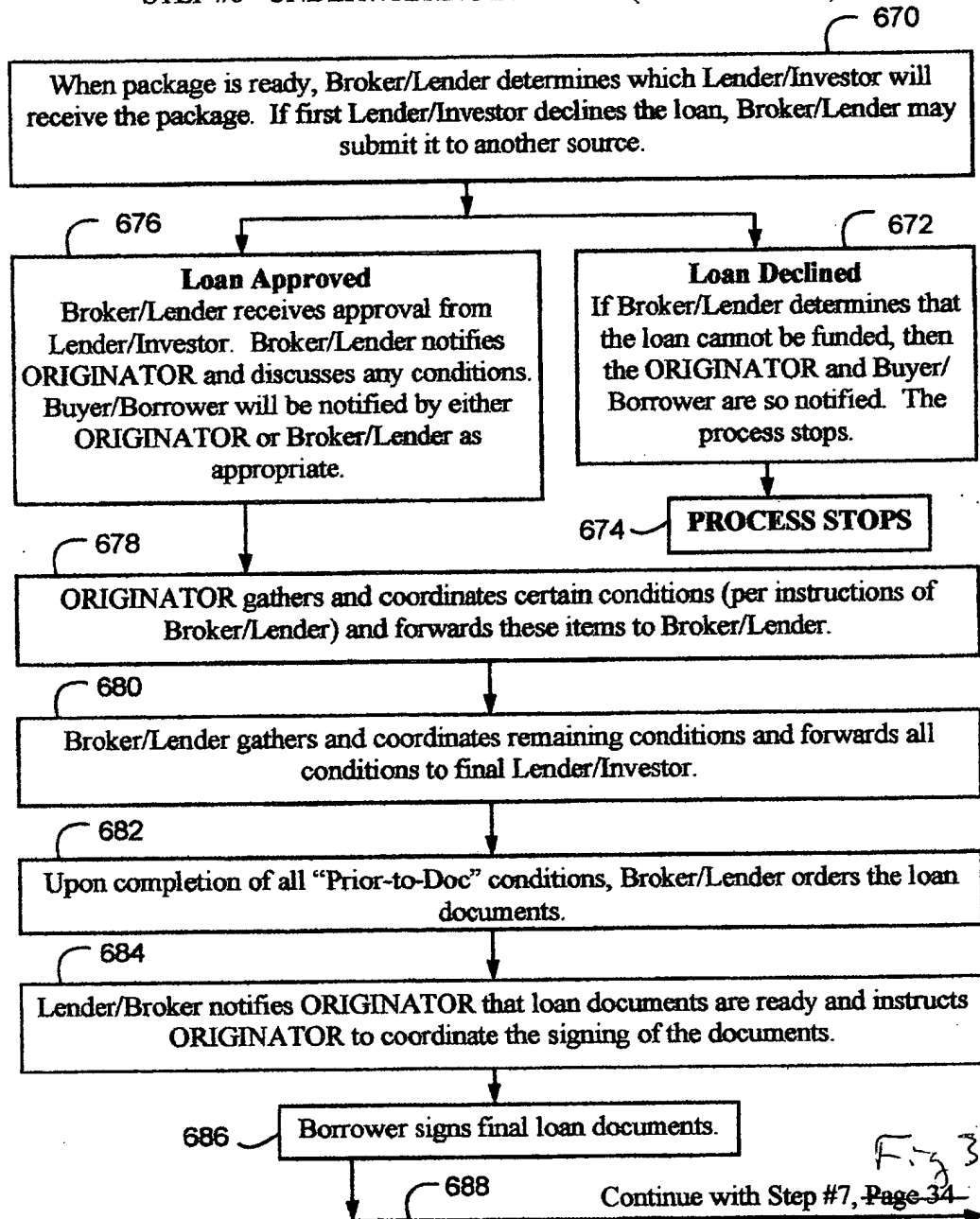
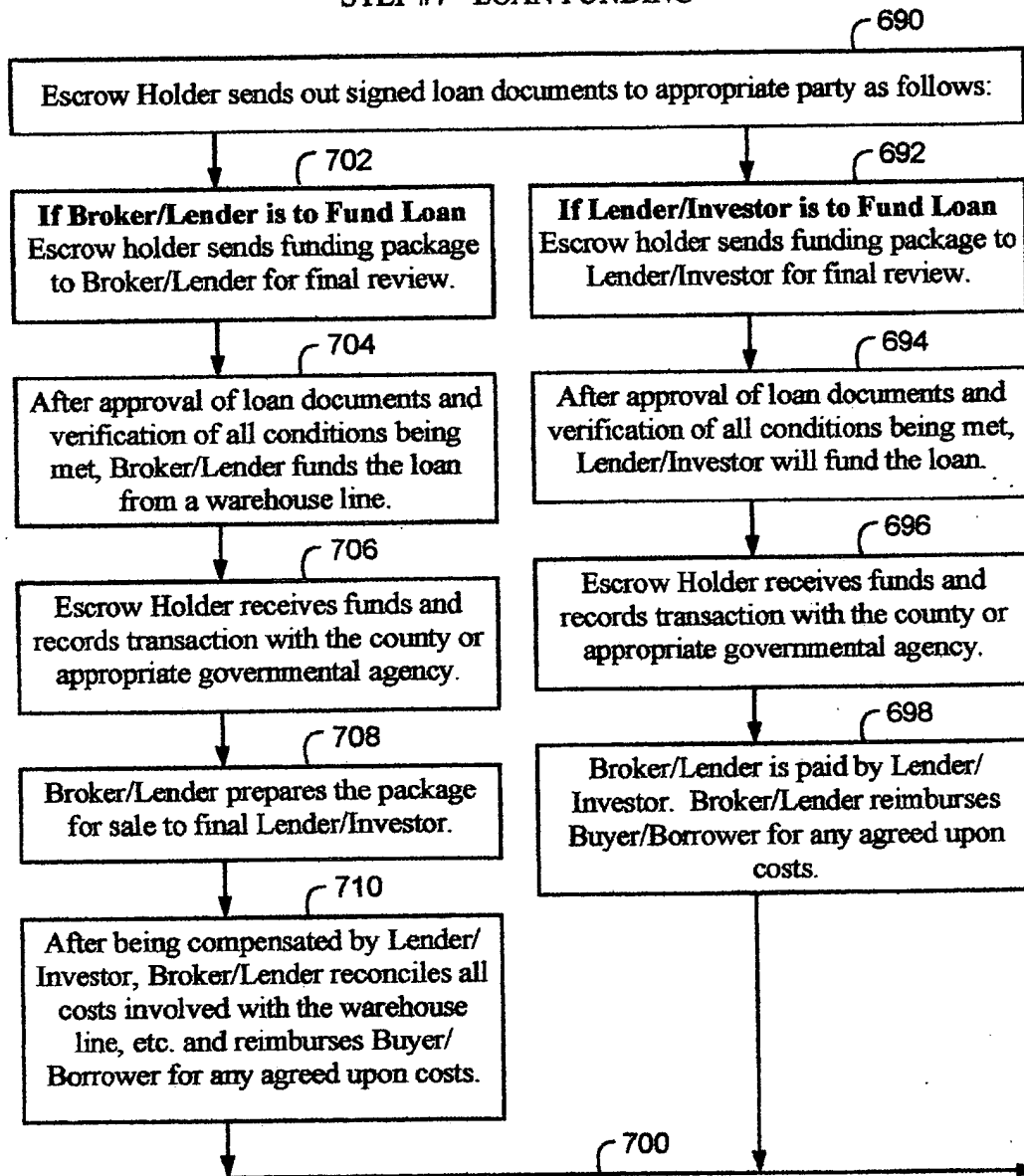


Fig. 3 (page 33 of 35)

Fig. 3 AC

STEP #7 - LOAN FUNDING



Continue with Step #8, Page 35

Fig. 3AE

Fig. 3 (page 34 of 35)

Fig. 3AD

STEP #8 - LOAN CLOSED

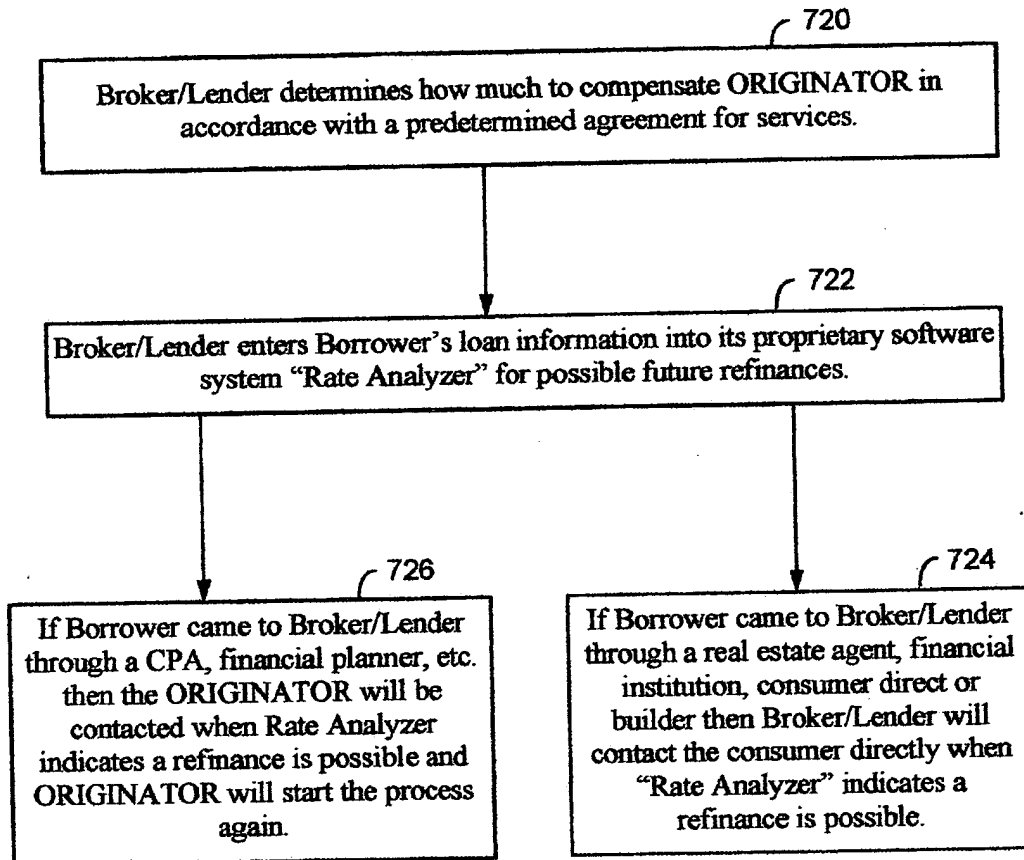
~~Fig. 3 (page 35 of 35)~~

Fig. 3 AE



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ORIGINATION SYSTEMS AND PROCEDURES

Broker/Lender must begin by selecting the appropriate type of Originator from the list below:

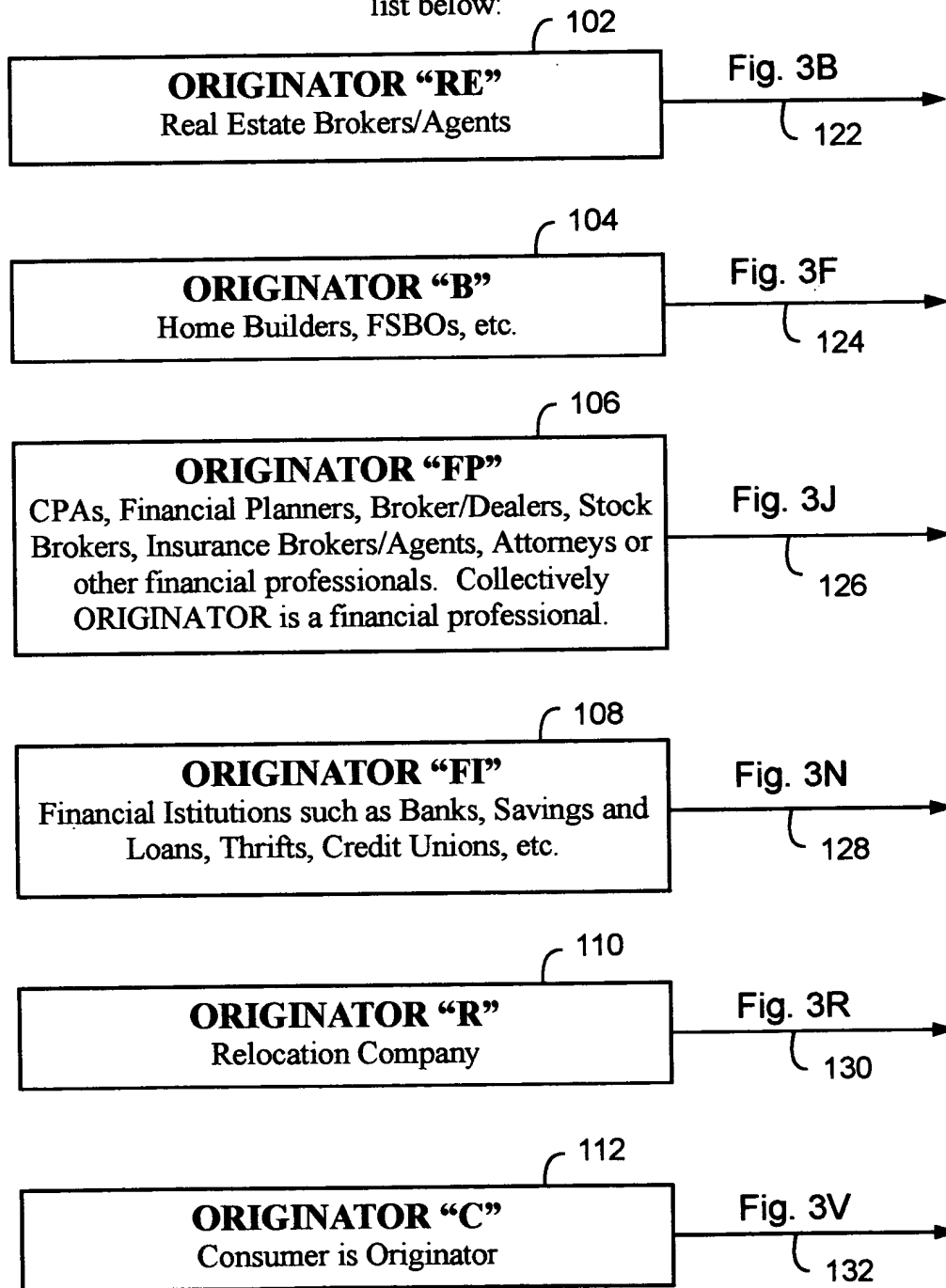


Fig. 3A

STEP #2 - LICENSING - FOR ORIGINATOR "RE"

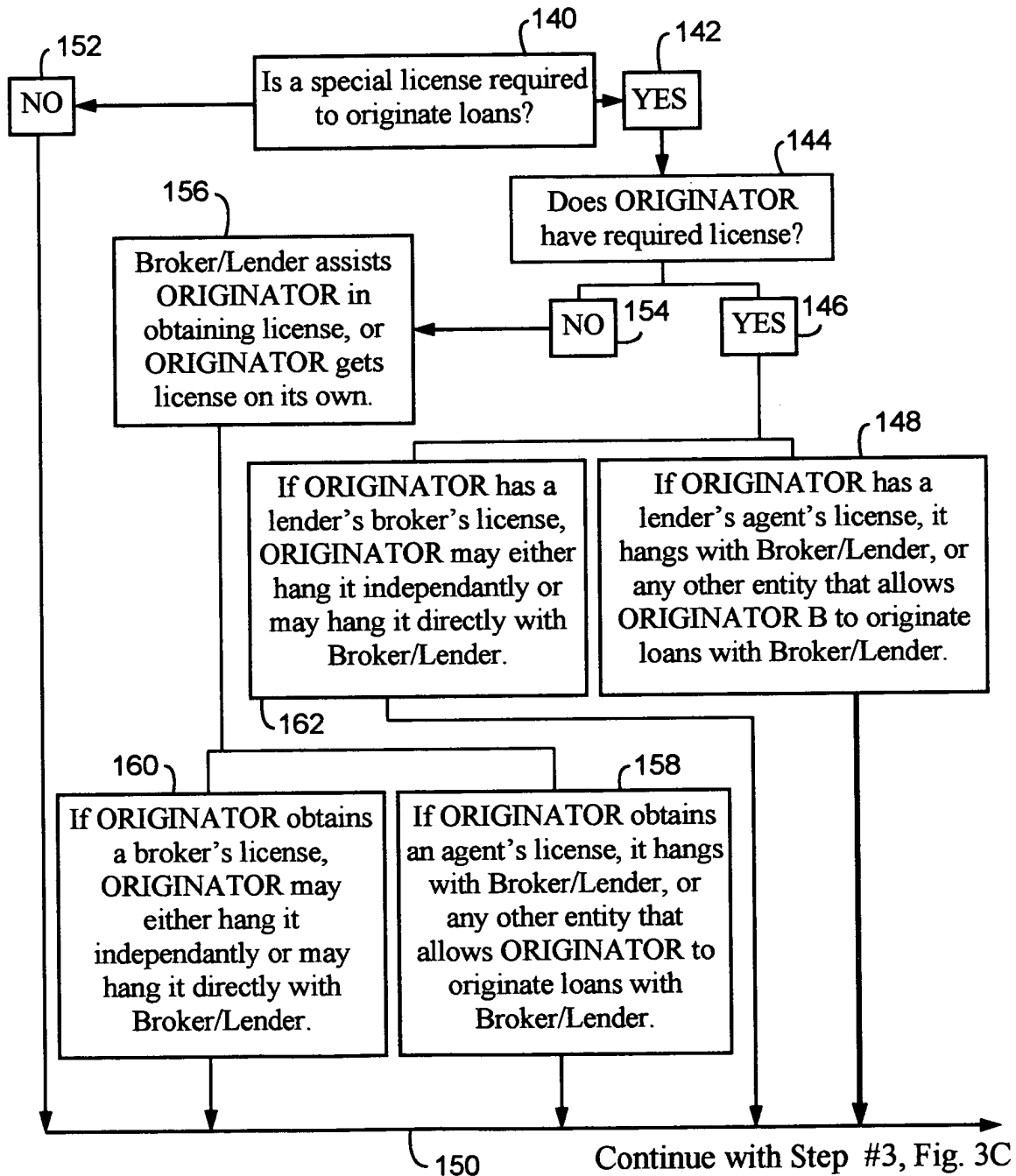


Fig. 3B

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STEP #3 - PRELIMINARY SETUP - FOR ORIGINATOR "RE" 170

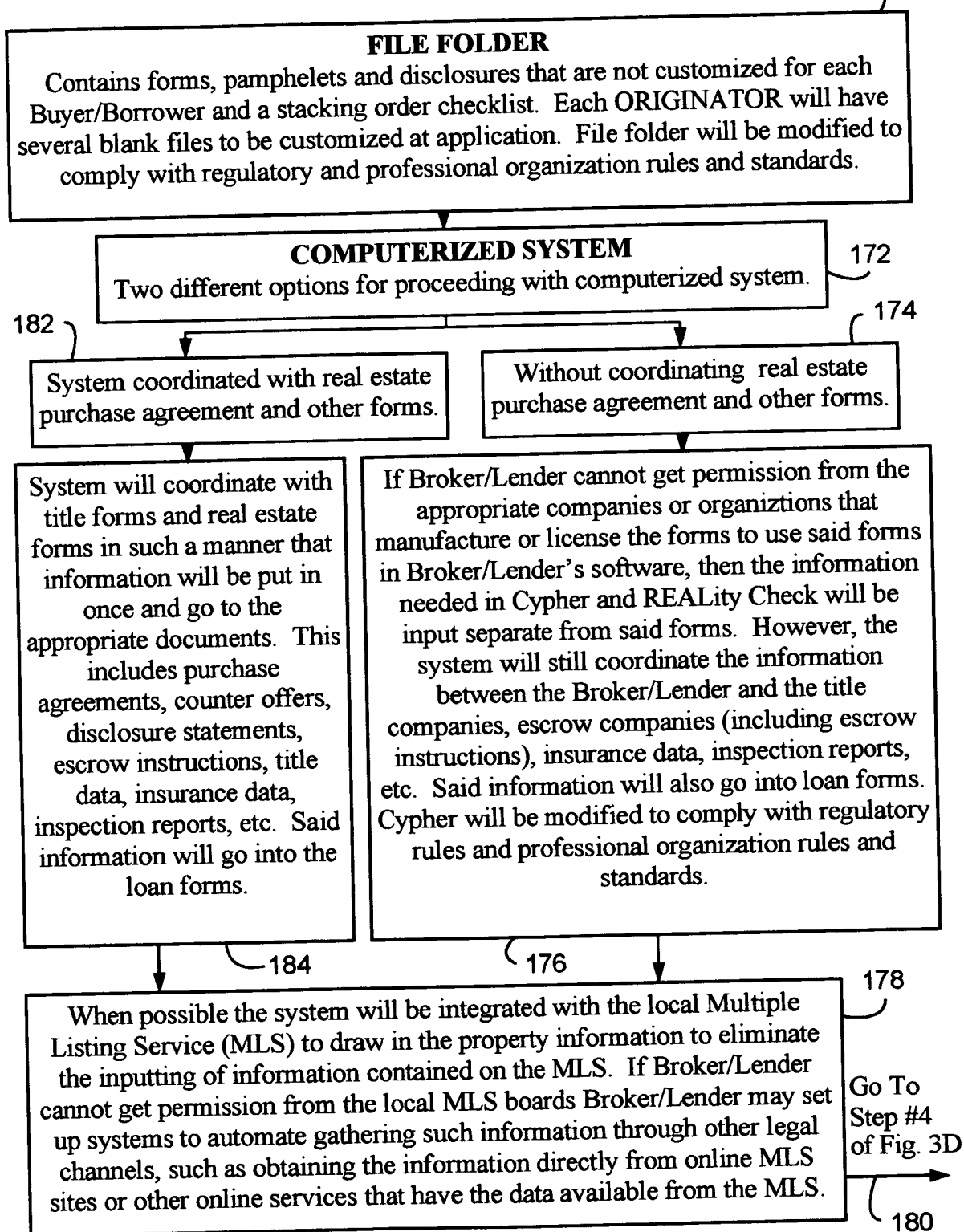


Fig. 3C

STEP #4 - INFORMATION AND INTERVIEW - FOR ORIGINATOR "RE"

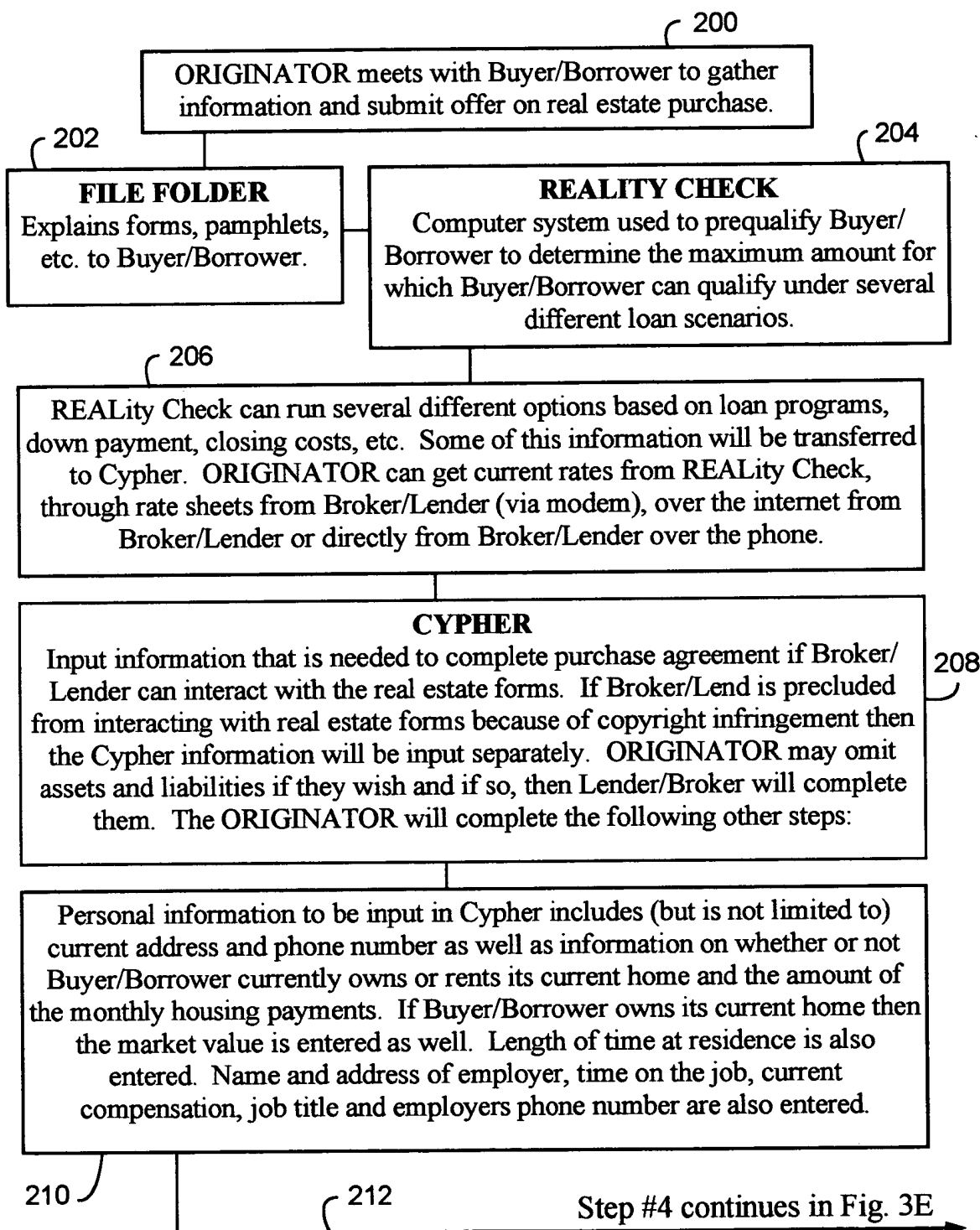


Fig. 3D

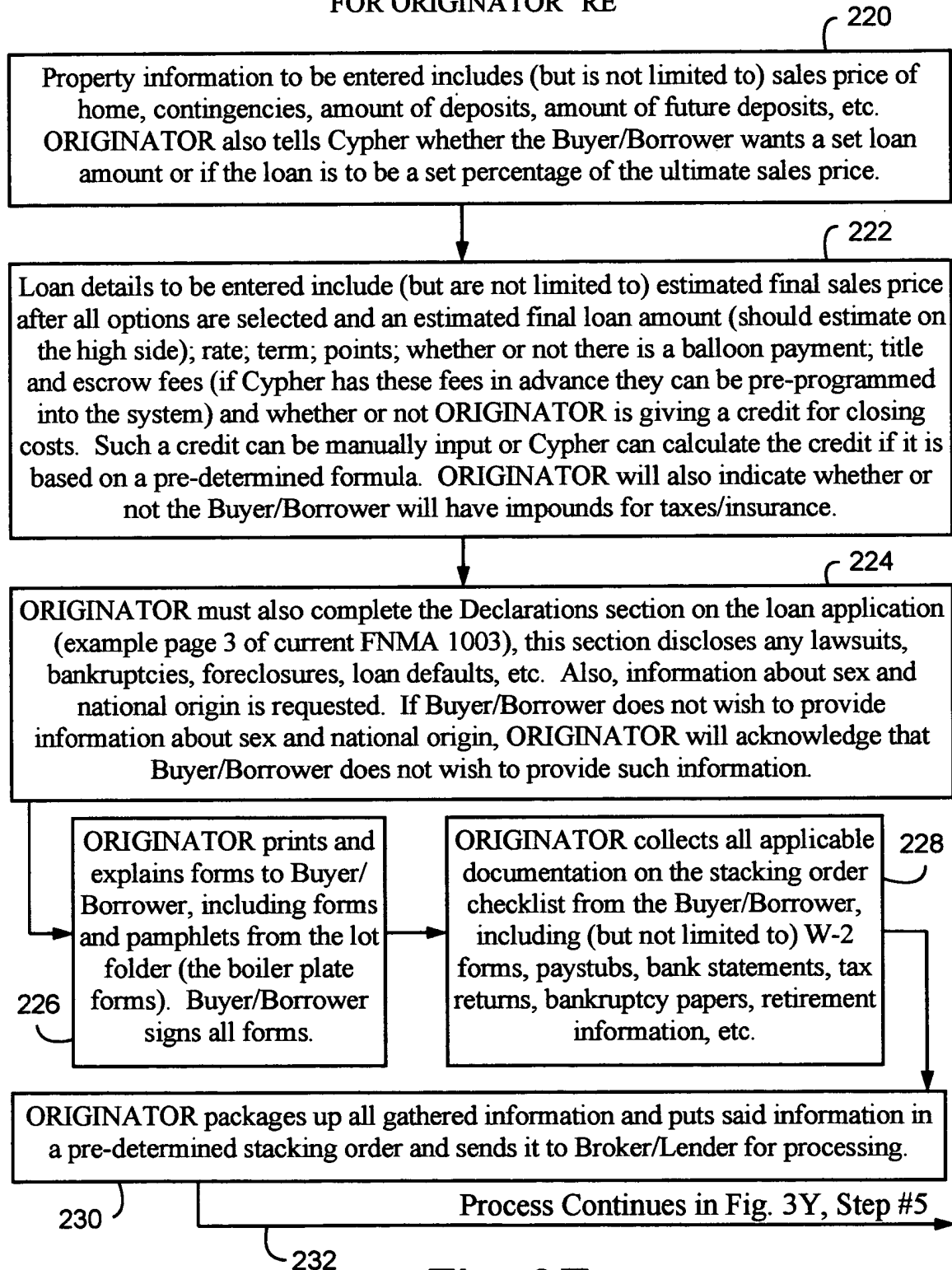
STEP #4 (CONT) - INFORMATION AND INTERVIEW
FOR ORIGINATOR "RE"

Fig. 3E

STEP #2 - LICENSING - FOR ORIGINATOR "B"

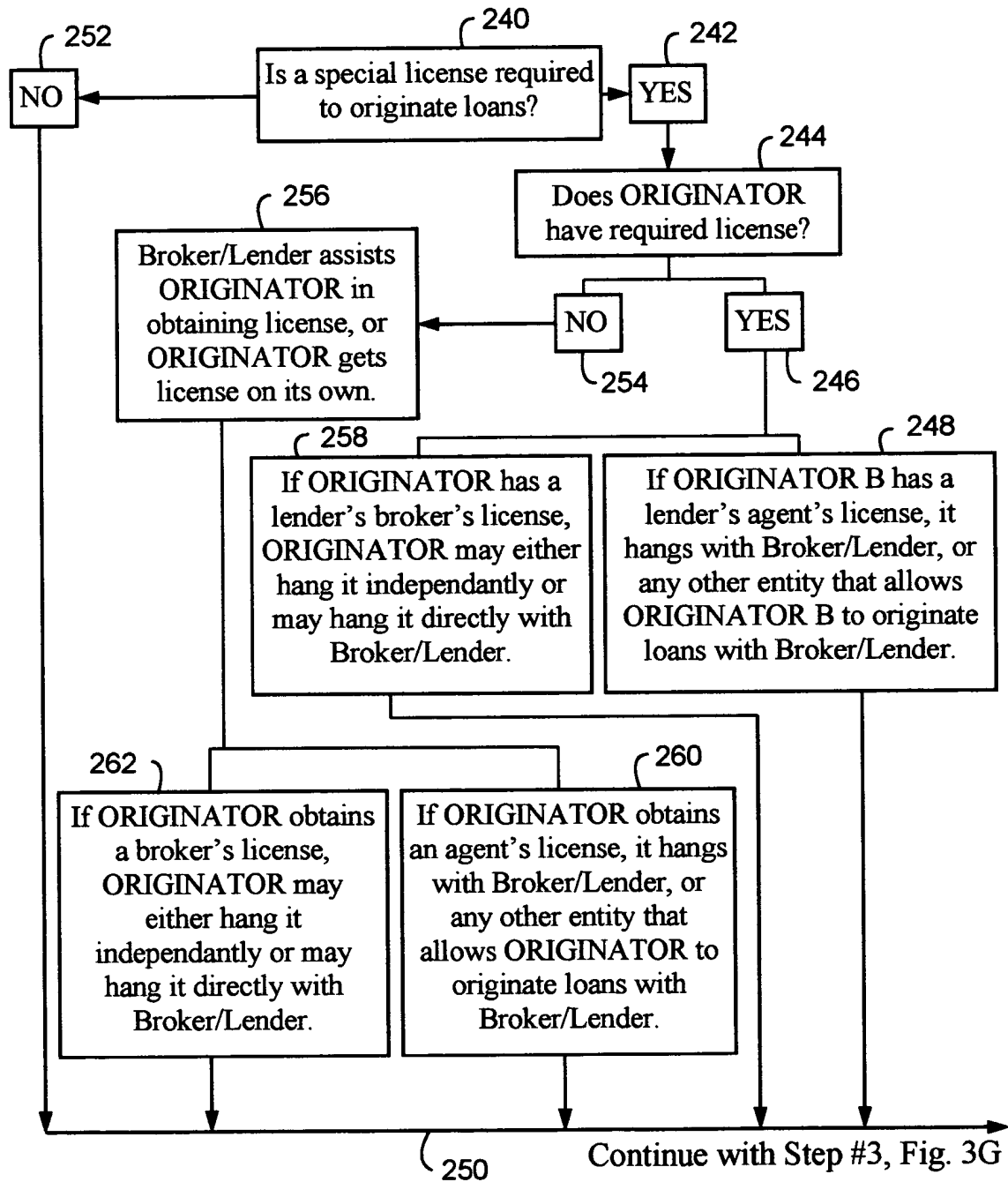


Fig. 3F

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STEP #3 - PRELIMINARY SETUP - FOR ORIGINATOR "B"

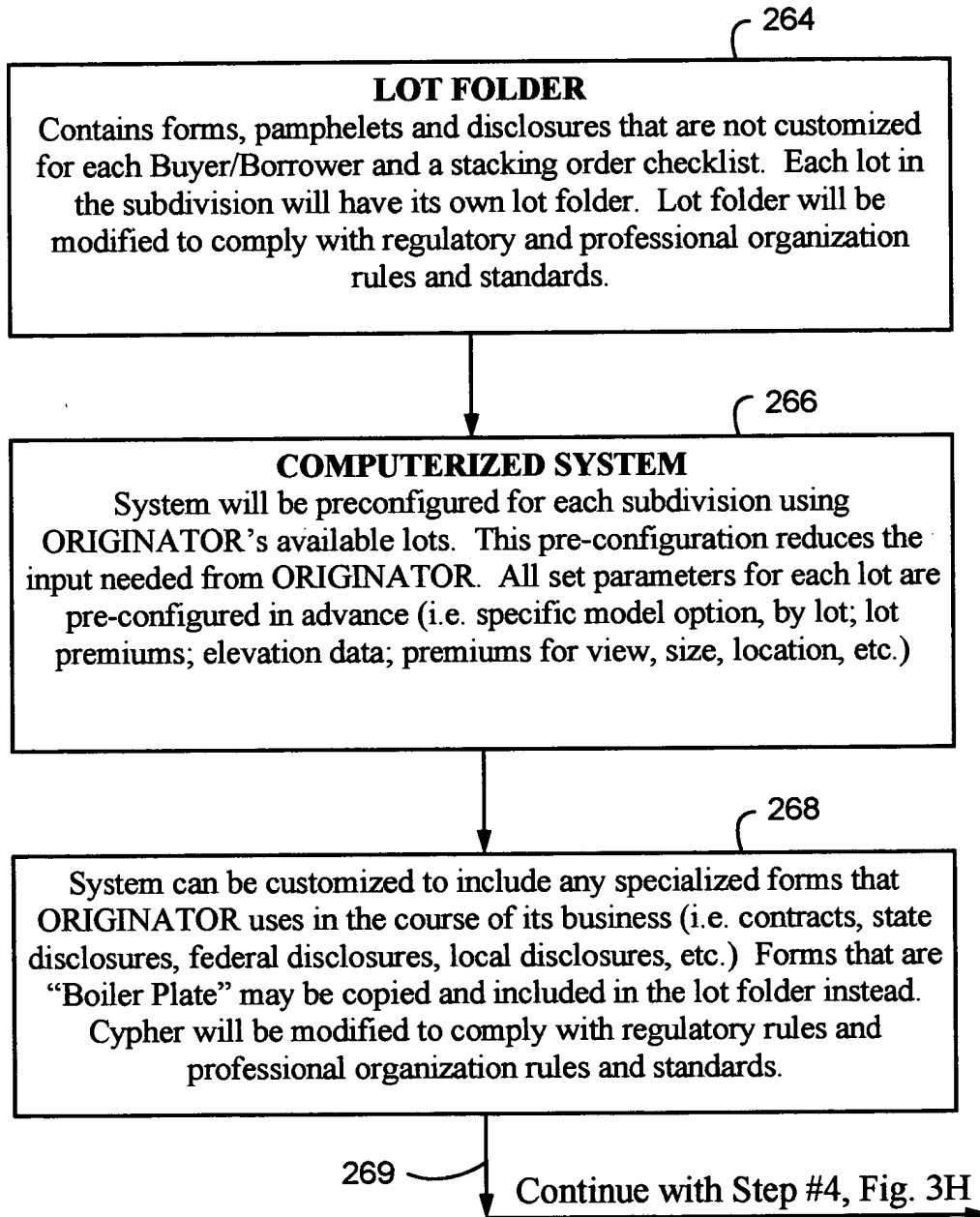
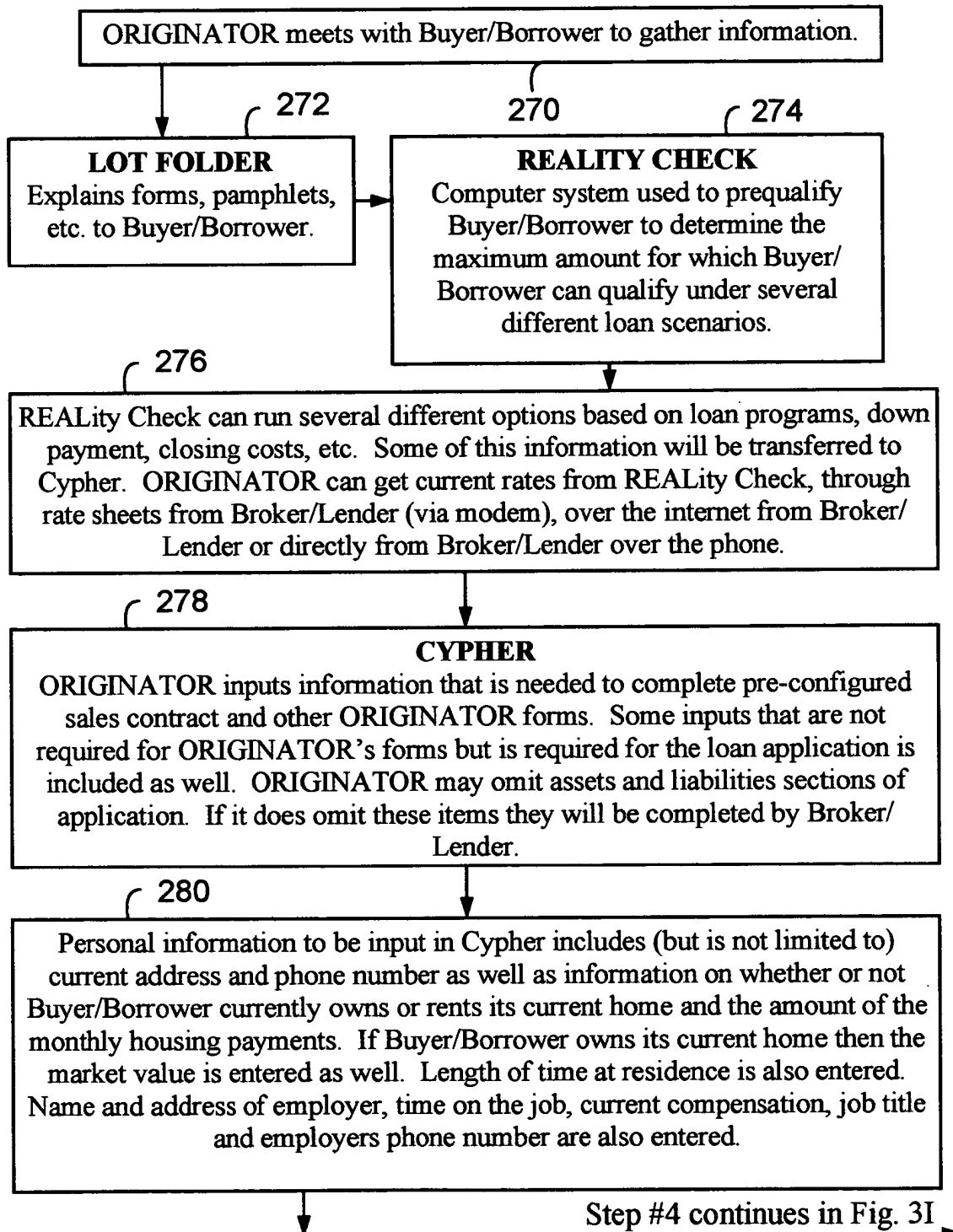


Fig. 3G

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STEP #4 - INFORMATION AND INTERVIEW - FOR ORIGINATOR "B"



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Fig. 3H

**STEP #4 (CONT) - INFORMATION AND INTERVIEW
FOR ORIGINATOR "B"**

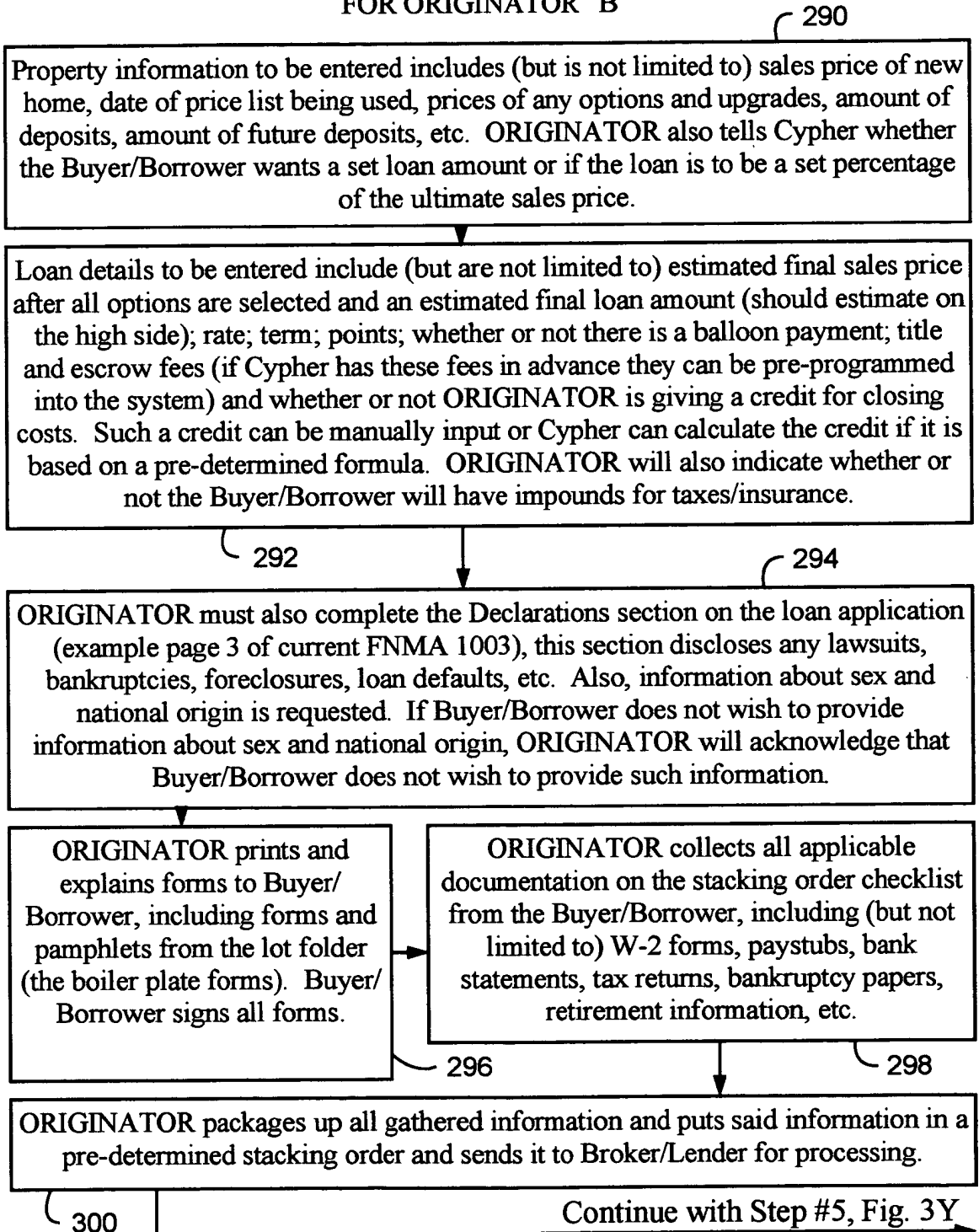


Fig. 31

STEP #2 - LICENSING FOR "FP"

ORIGINATOR "FP"

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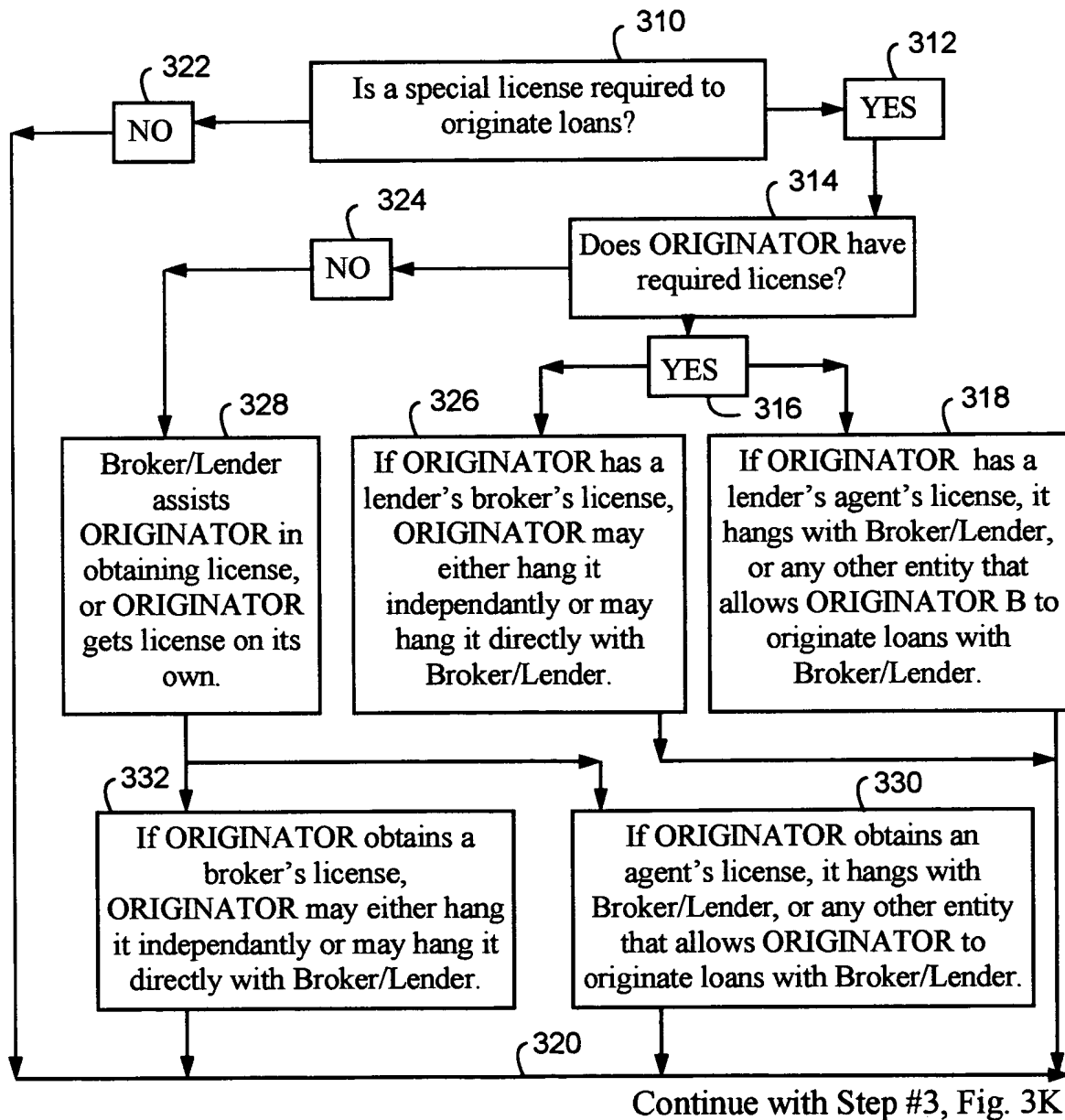


Fig. 3J

STEP #3 - PRELIMINARY SETUP - FOR ORIGINATOR "FP"

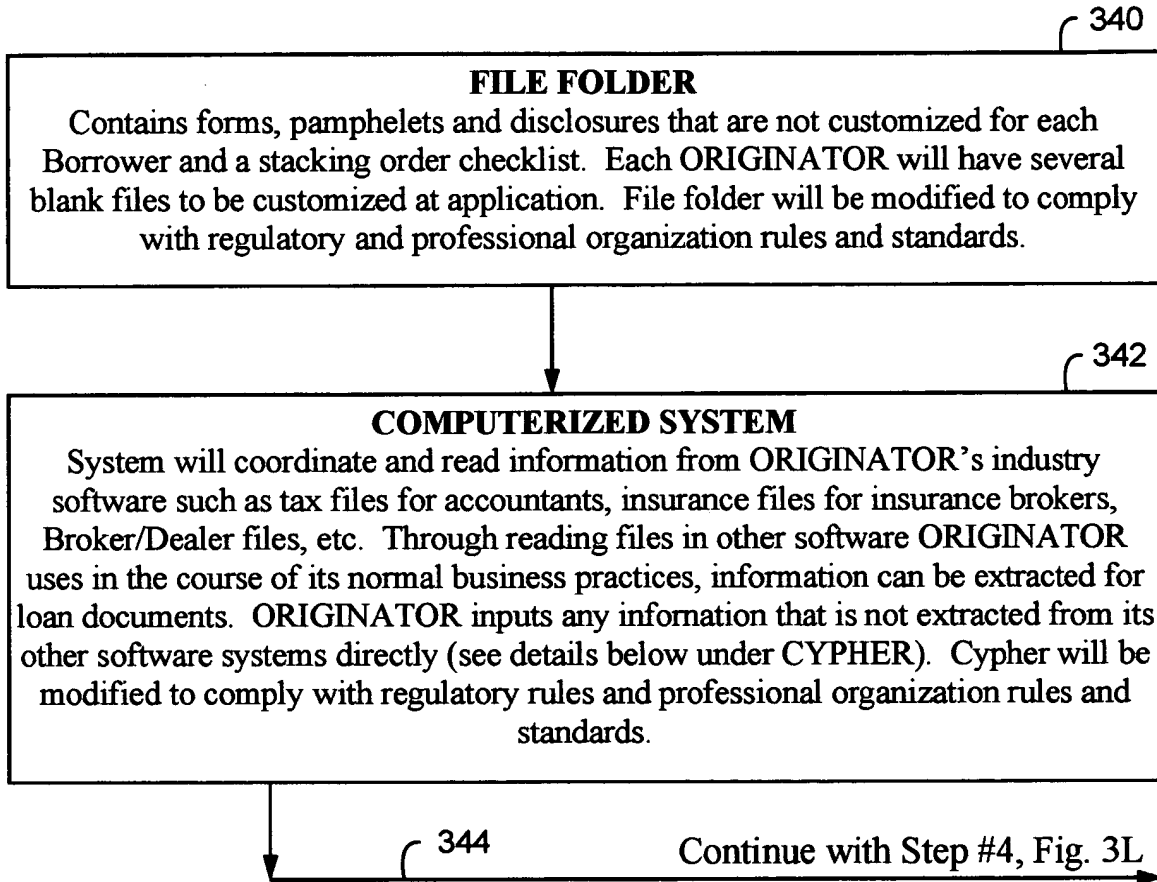


Fig. 3K

STEP #4 - INFORMATION AND INTERVIEW - FOR ORIGINATOR "FP"

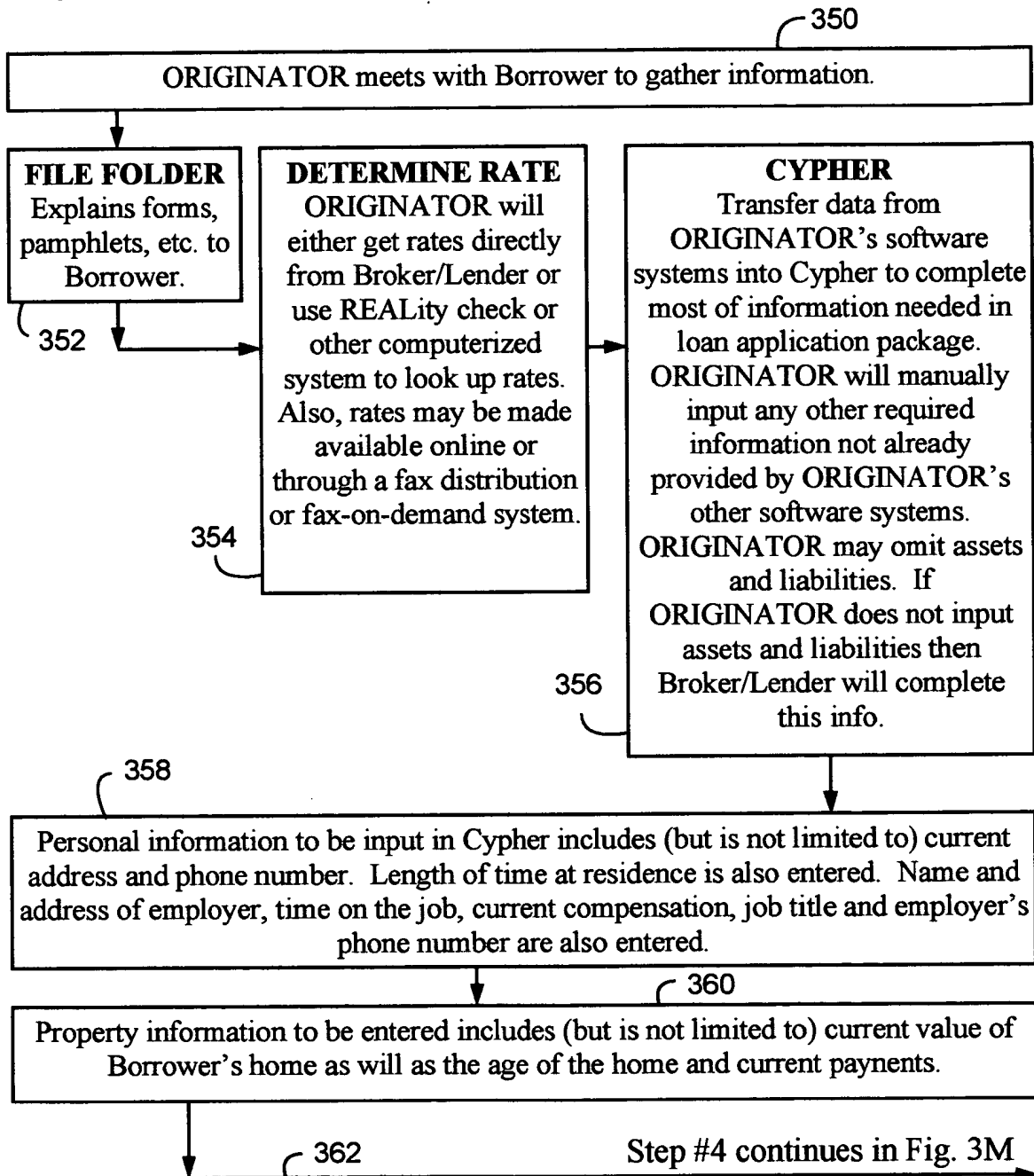


Fig. 3L

STEP #4 - (CONT) - ORIGINATOR "FP"

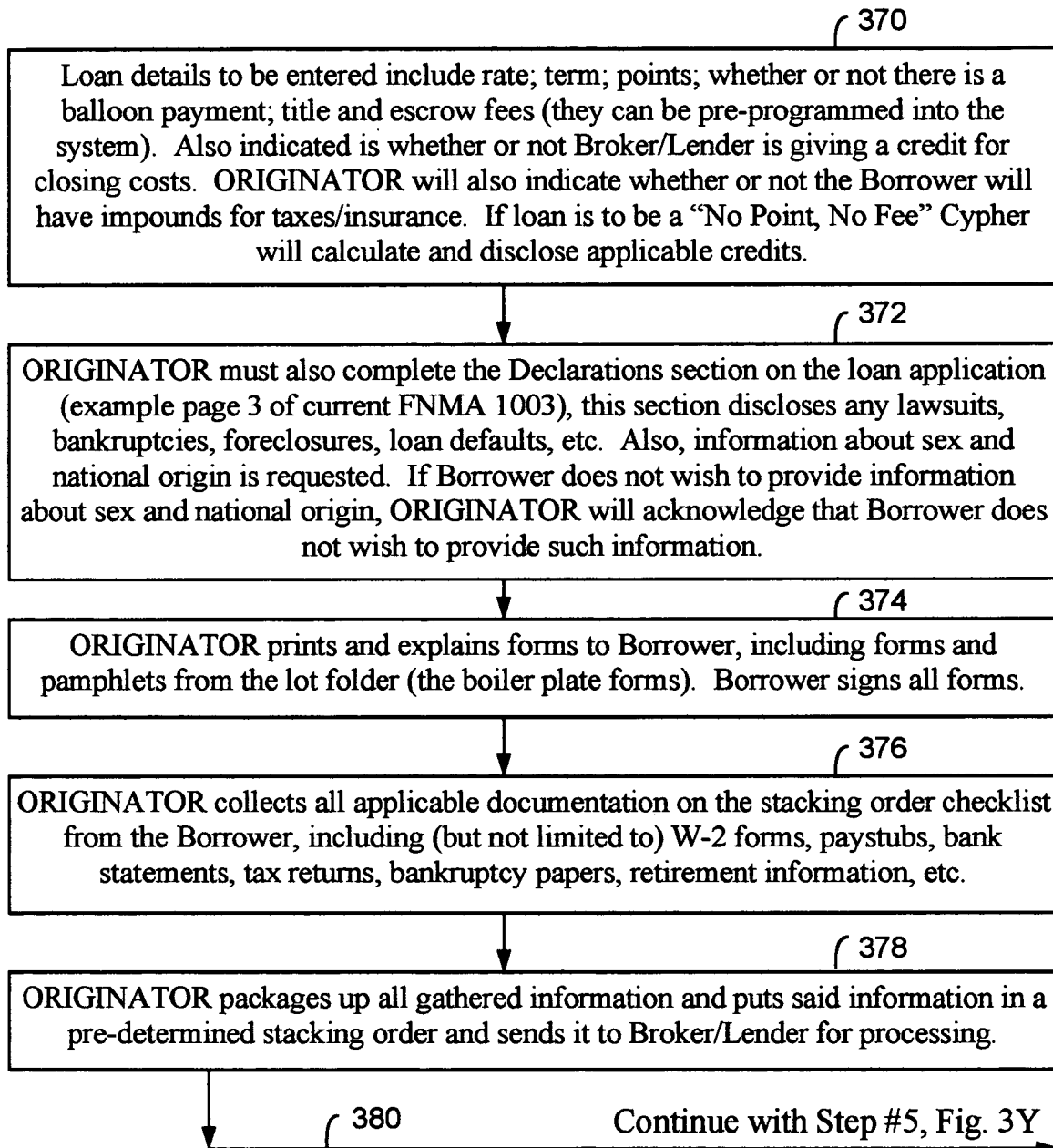


Fig. 3M

STEP #2 - LICENSING - FOR ORIGINATOR "FT"

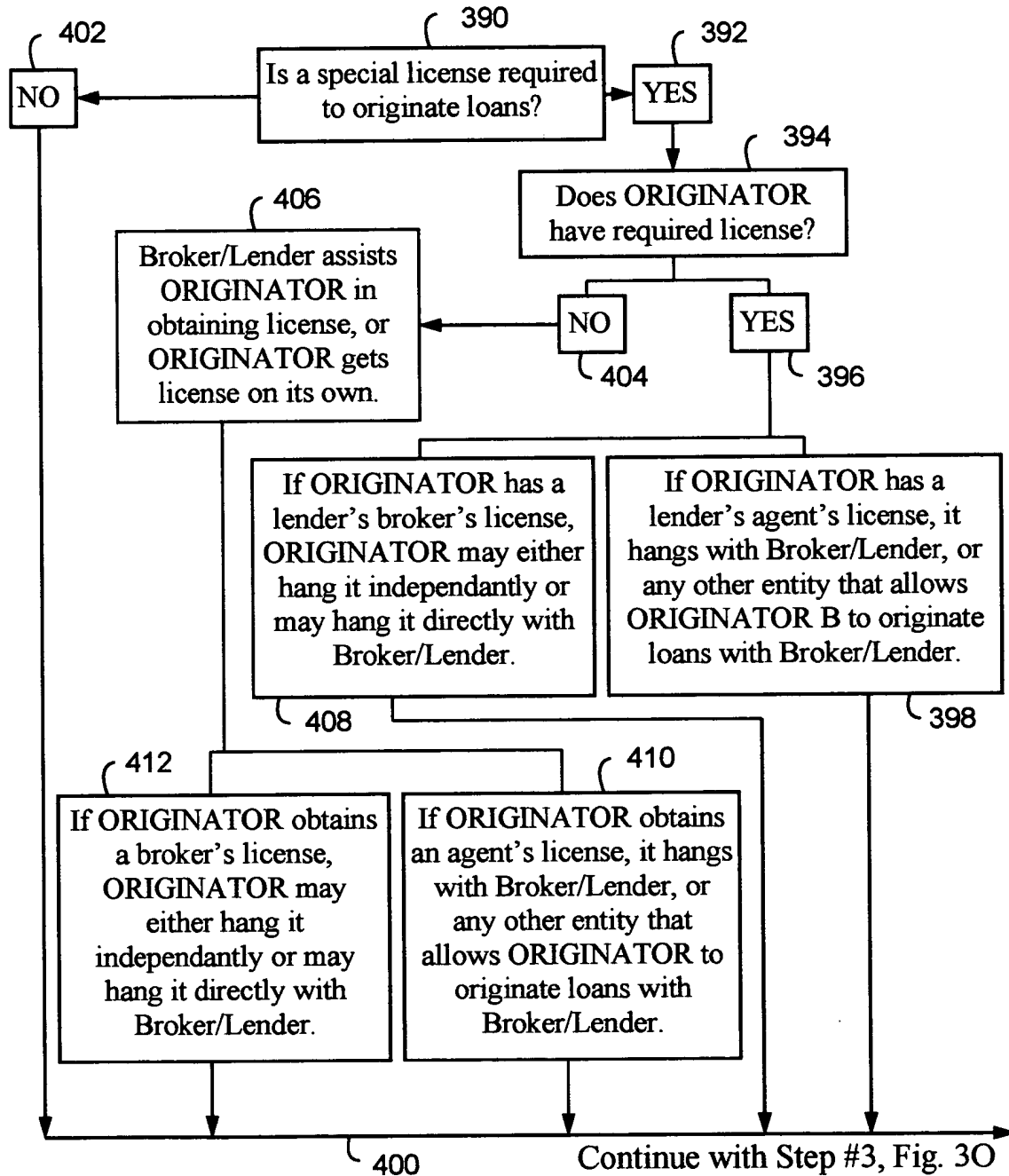


Fig. 3N

STEP #3 - PRELIMINARY SETUP - FOR ORIGINATOR "FI"

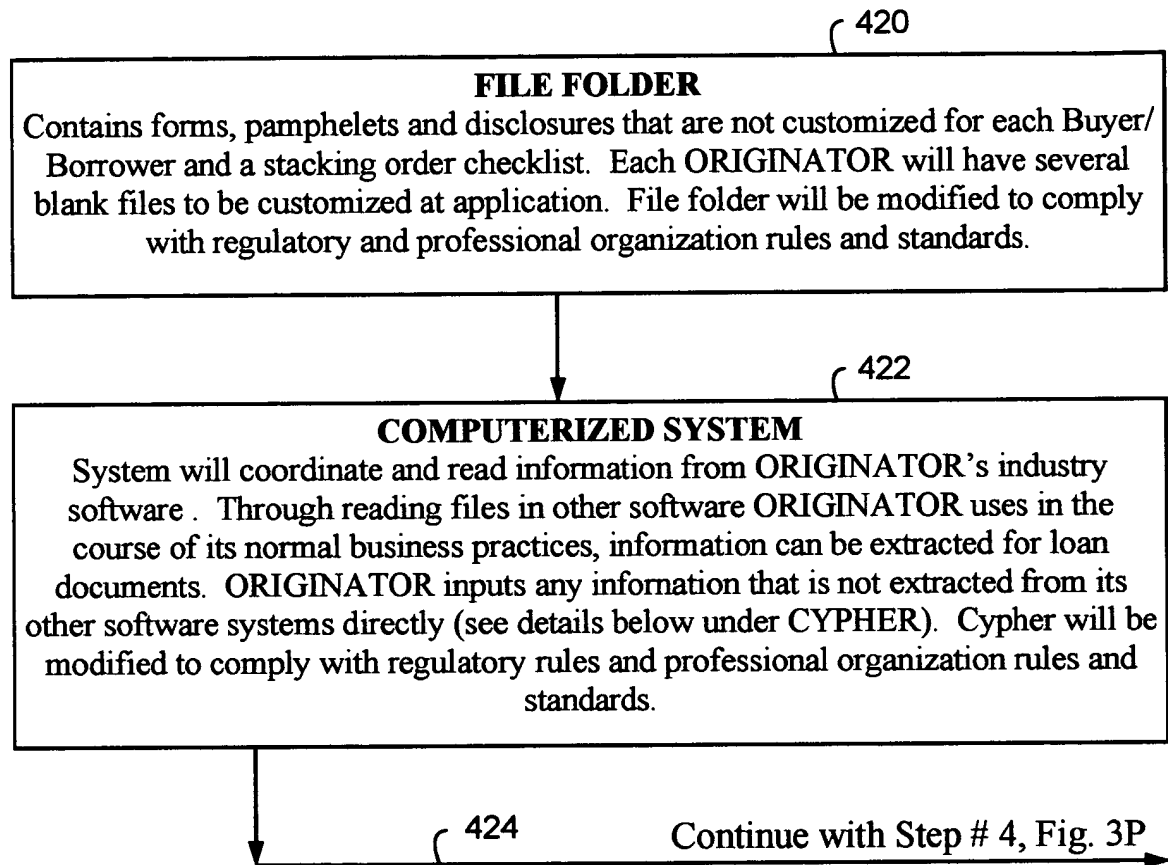


Fig. 30

STEP #4 - INFORMATION AND INTERVIEW - FOR ORIGINATOR "FI"

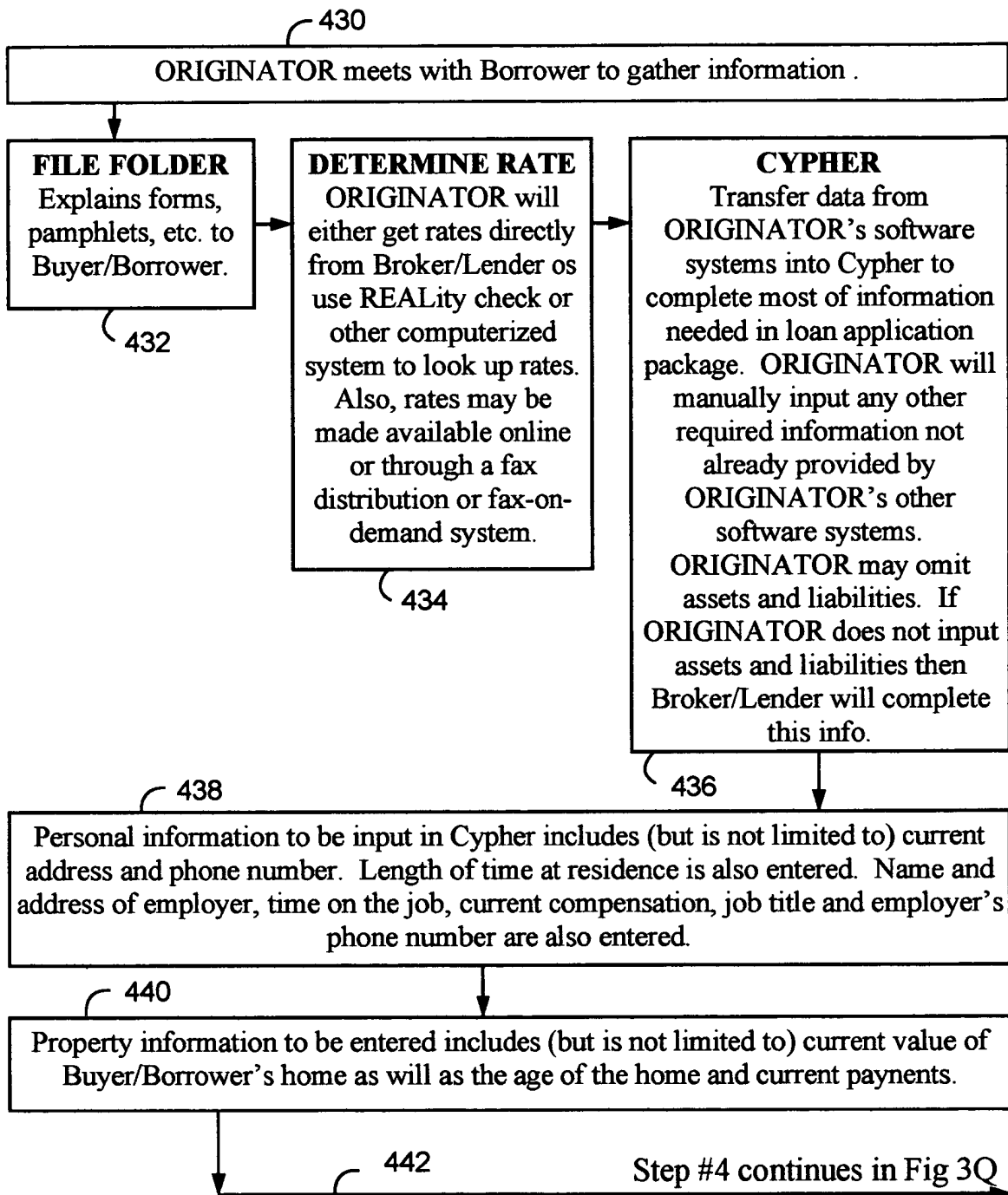


Fig. 3P

STEP #4 - (CONT) - FOR ORIGINATOR "FI"

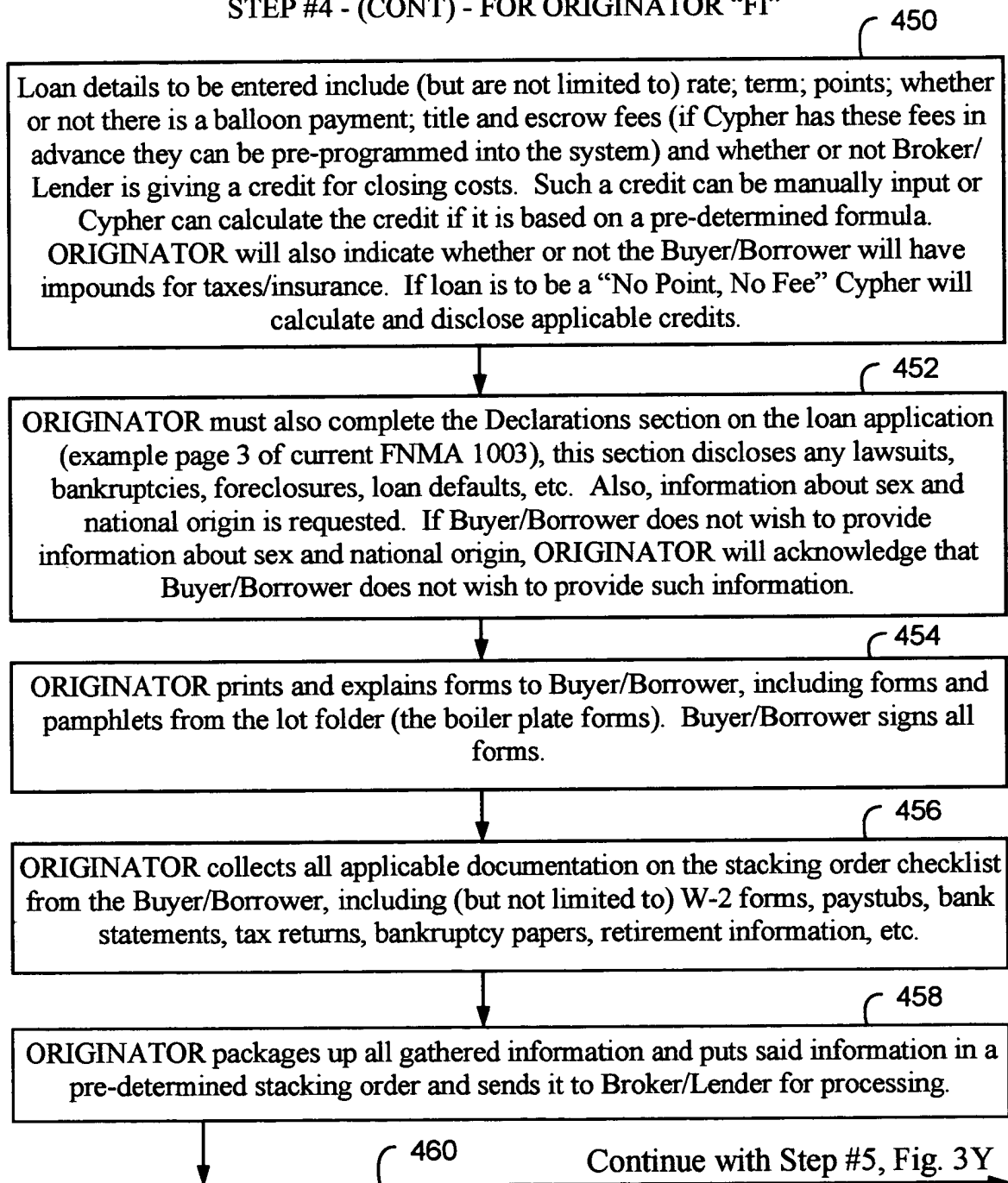


Fig. 3Q

STEP #2 - LICENSING - FOR ORIGINATOR "R"

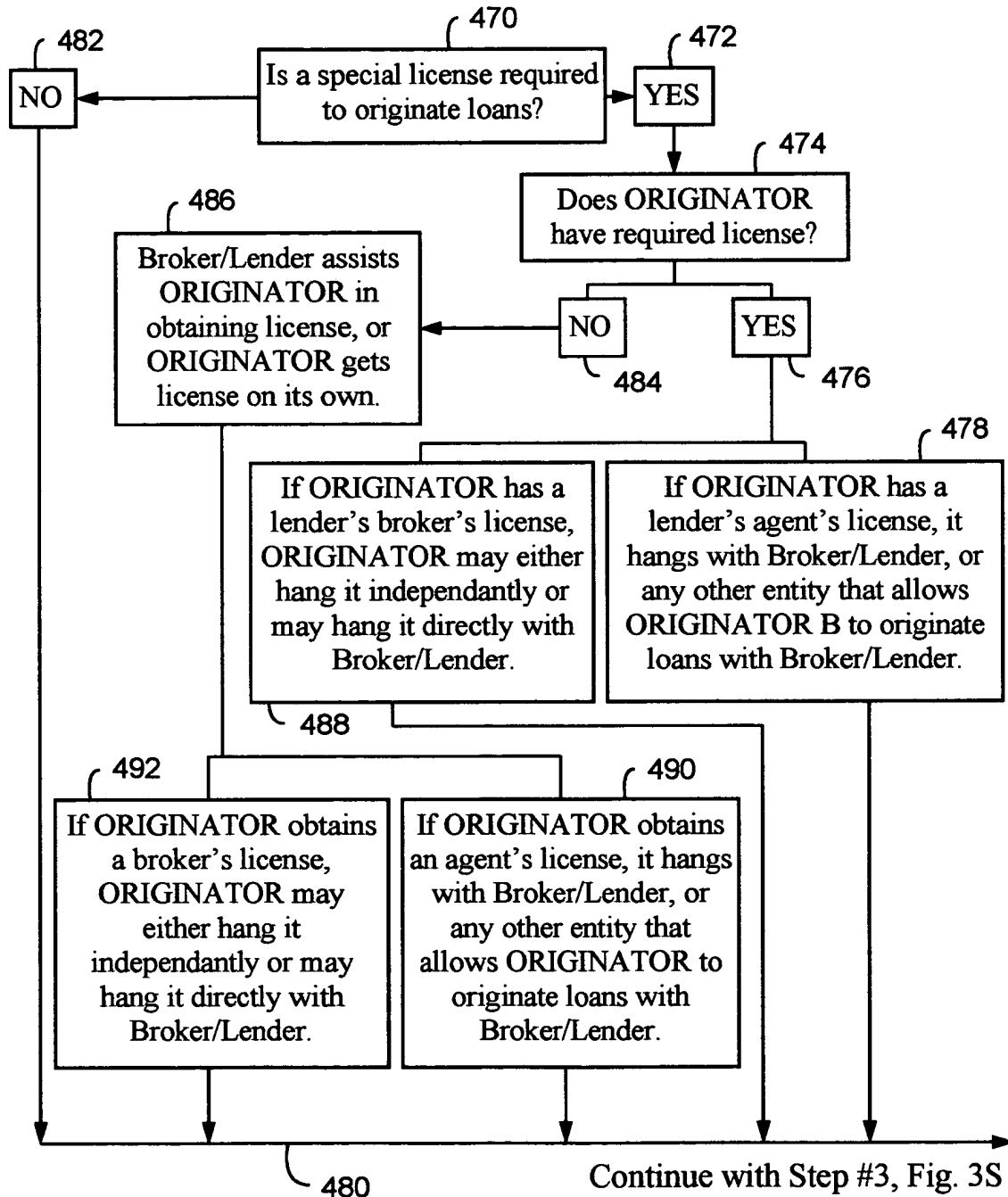


Fig. 3R

STEP #3 - PRELIMINARY SETUP - FOR ORIGINATOR "R"

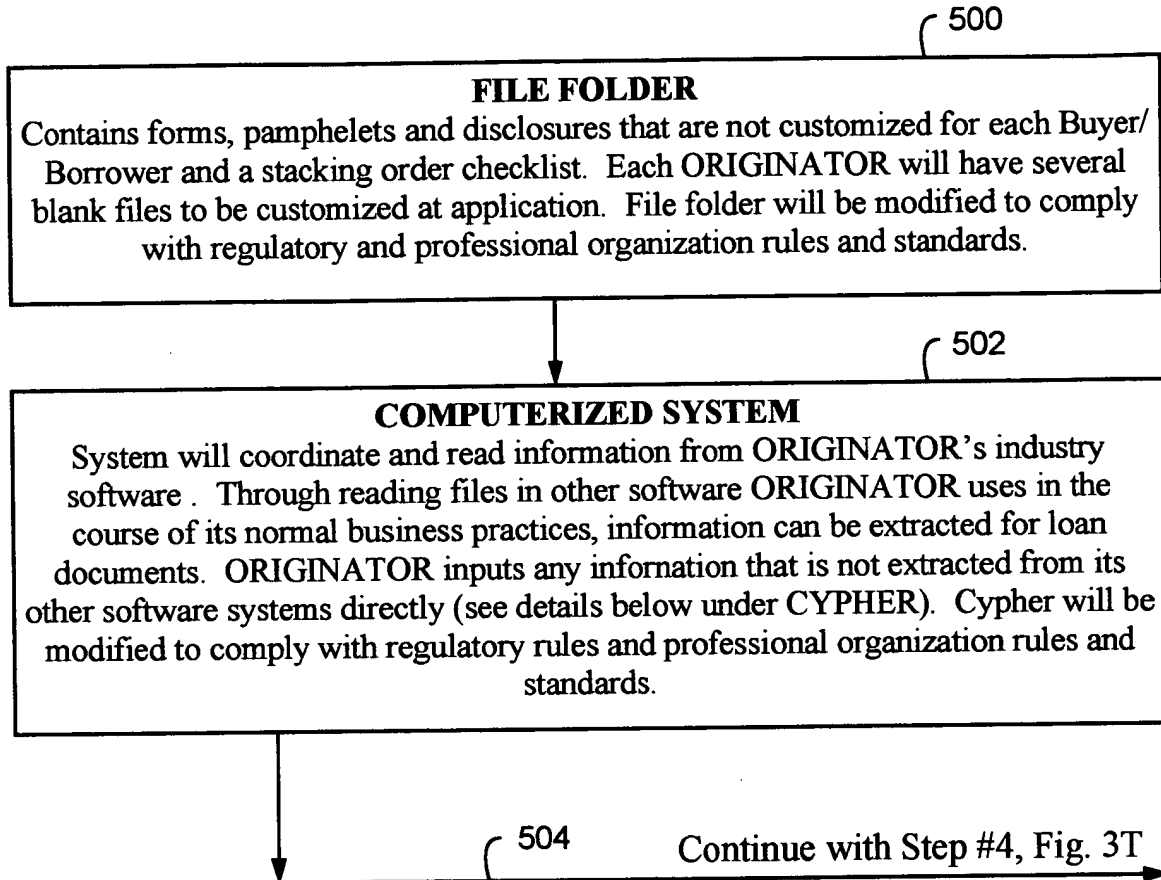


Fig. 3S

STEP #4 - INFORMATION AND INTERVIEW - FOR ORIGINATOR "R"

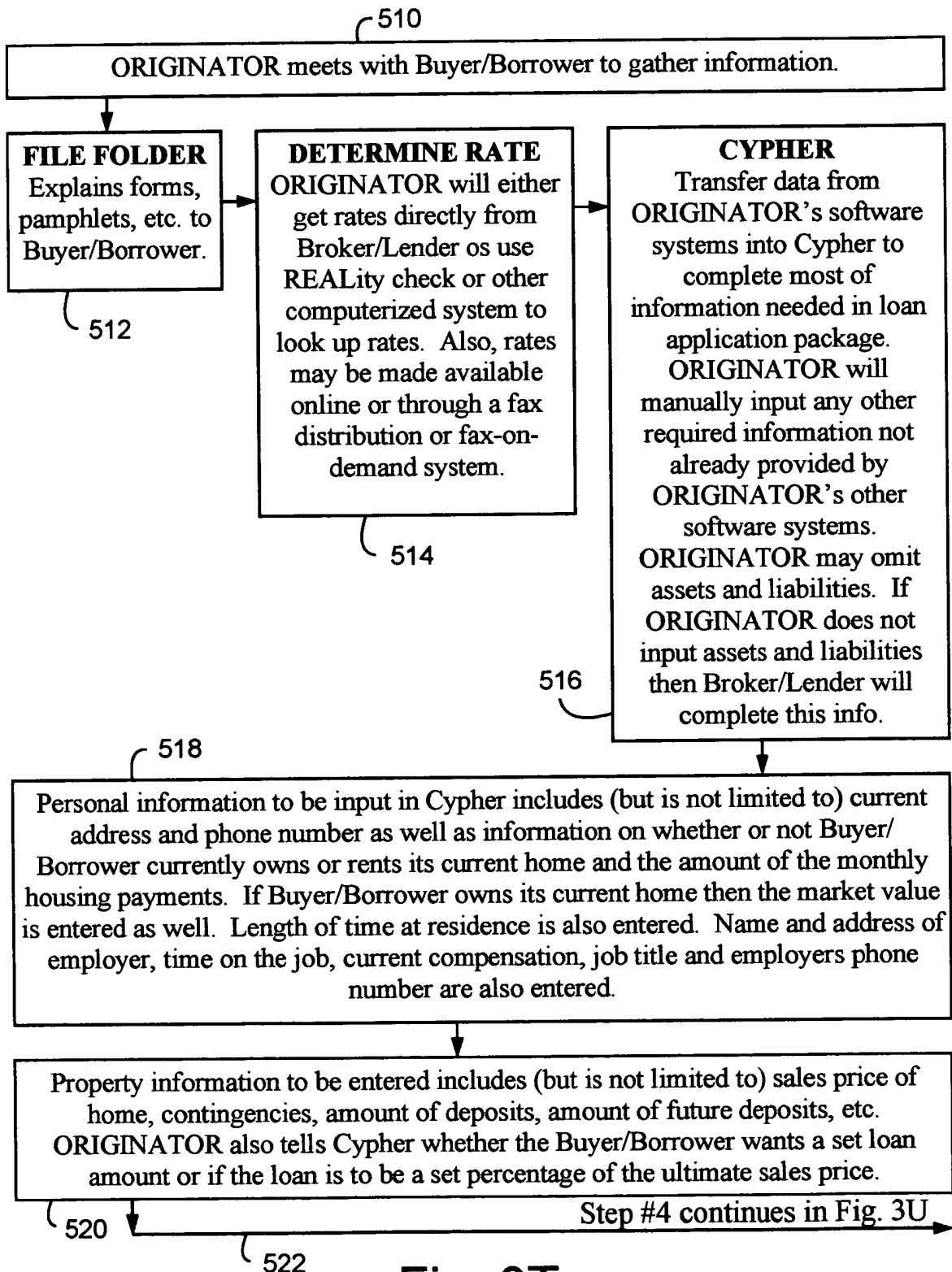


Fig. 3T

STEP #4 - (CONT) - FOR ORIGINATOR "R"

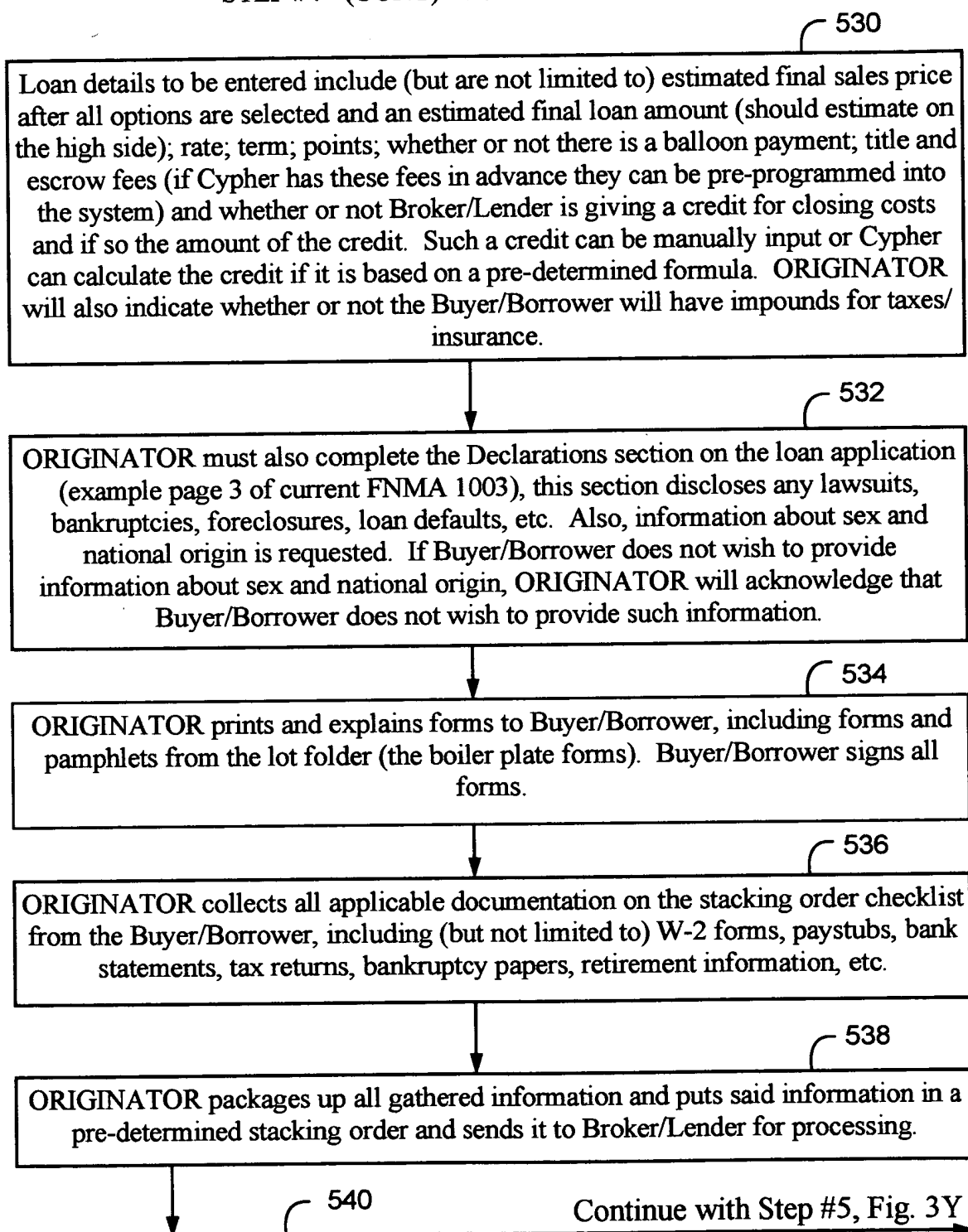


Fig. 3U

STEP #2 and STEP #3 - LICENSING and SETUP - FOR ORIGINATOR "C"

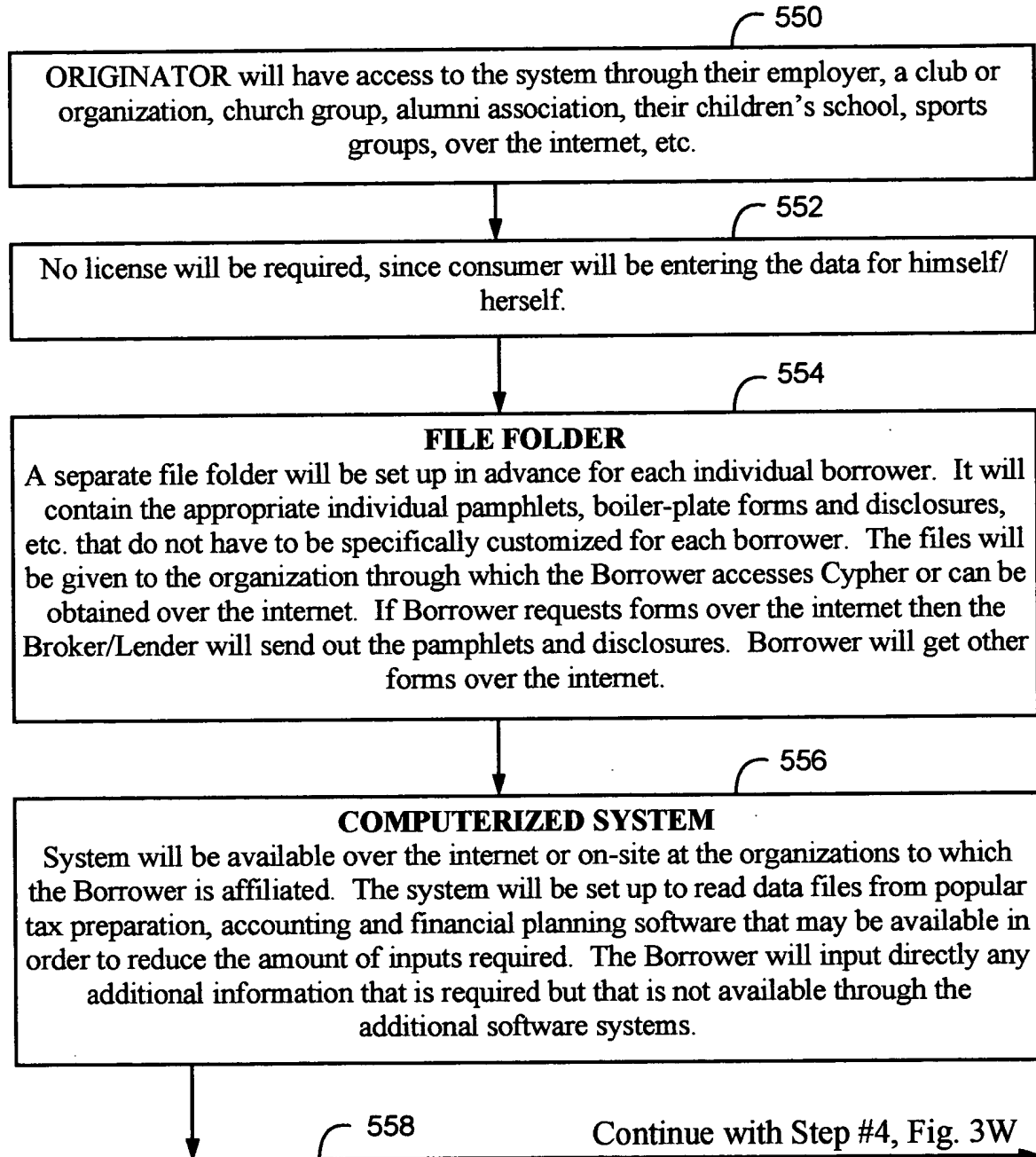


Fig. 3V

STEP #4 - INFORMATION GATHERING - FOR ORIGINATOR "C"

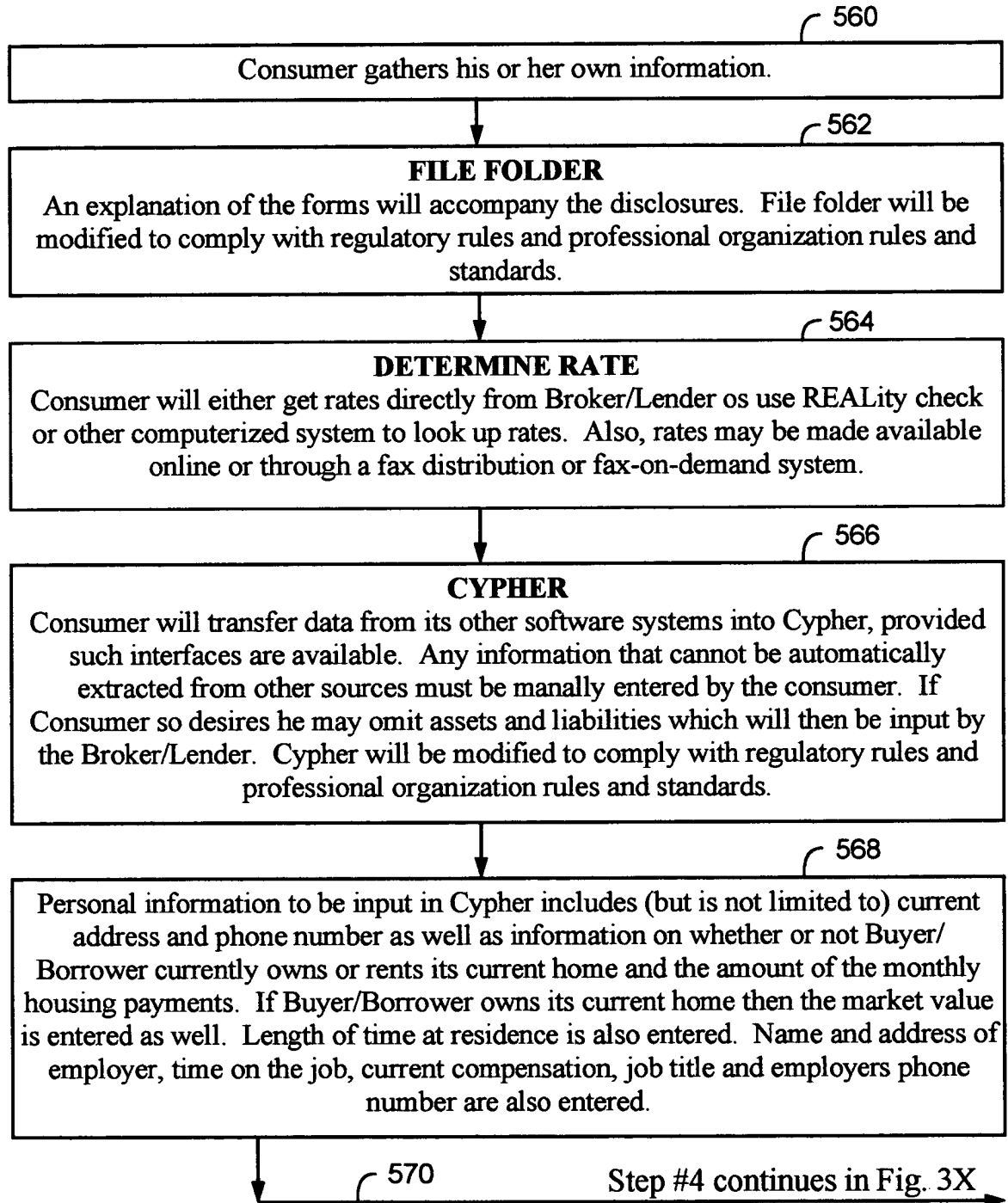


Fig. 3W

STEP #4 - (CONT) - FOR ORIGINATOR "C"

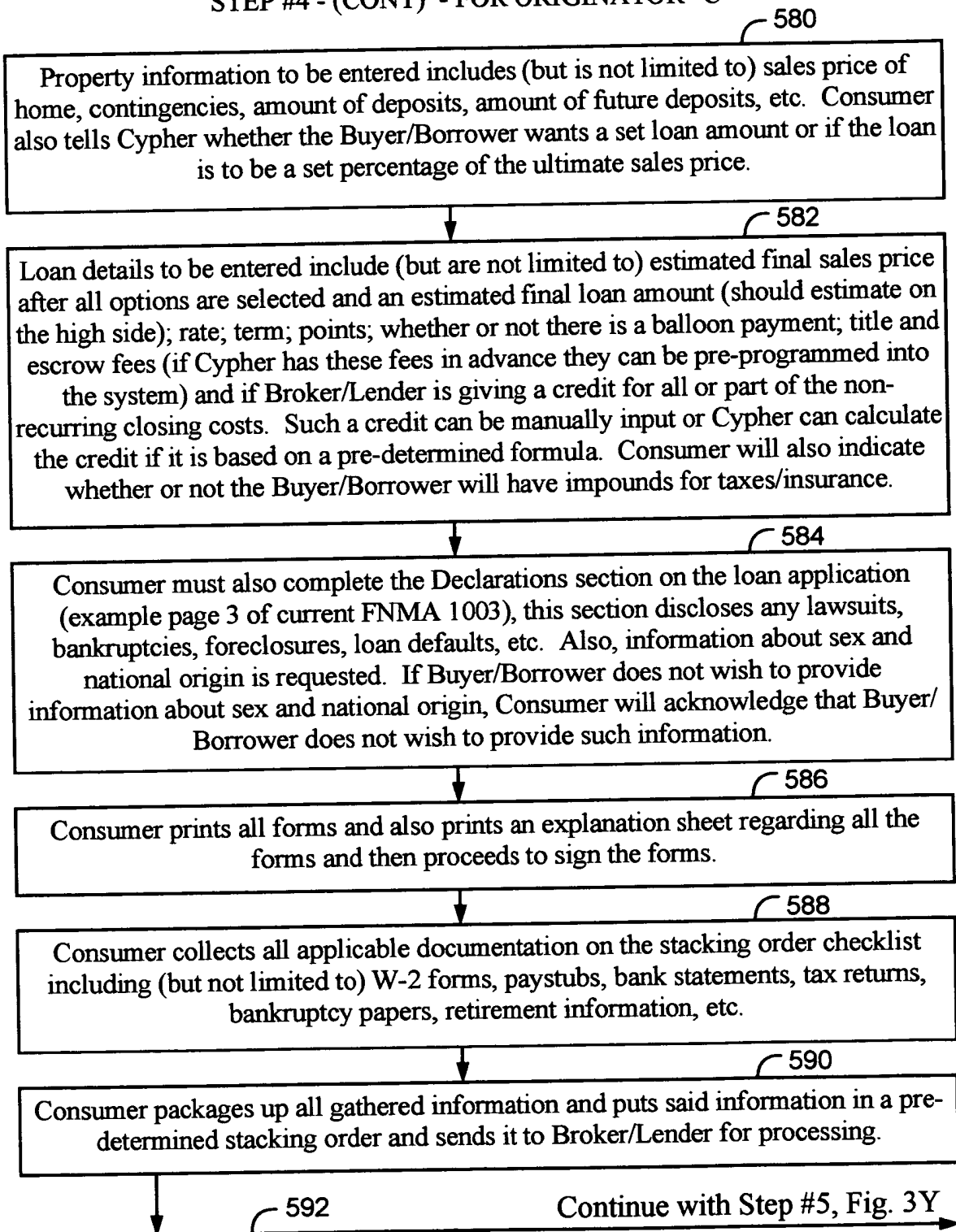


Fig. 3X

STEP #5 - PACKAGE RECEIVED BY BROKER/LENDER

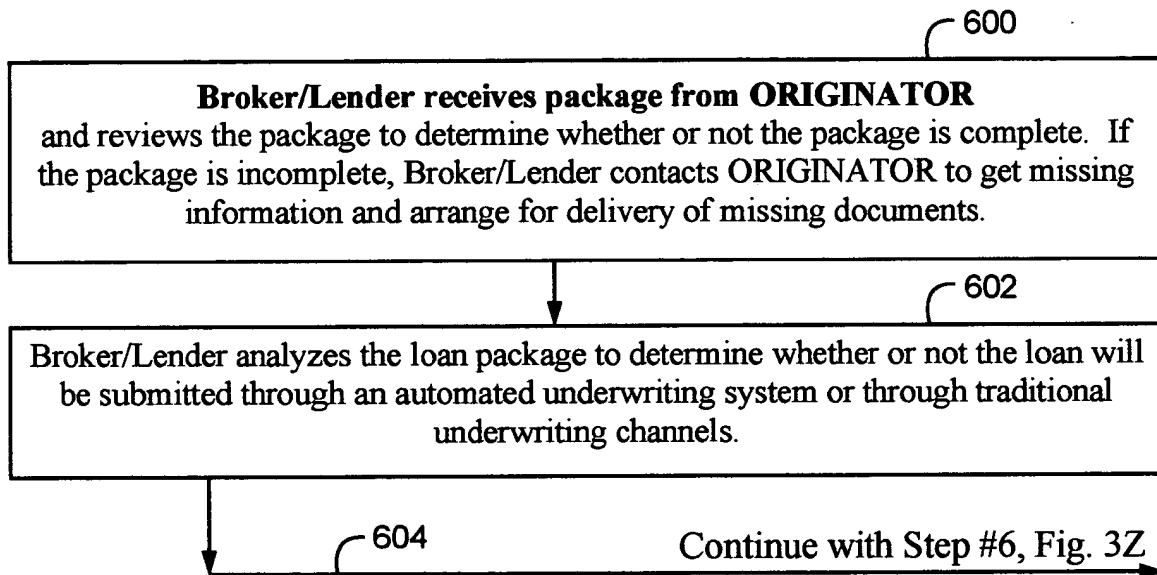


Fig. 3Y

STEP #6 - UNDERWRITING DECISION (AUTOMATED)

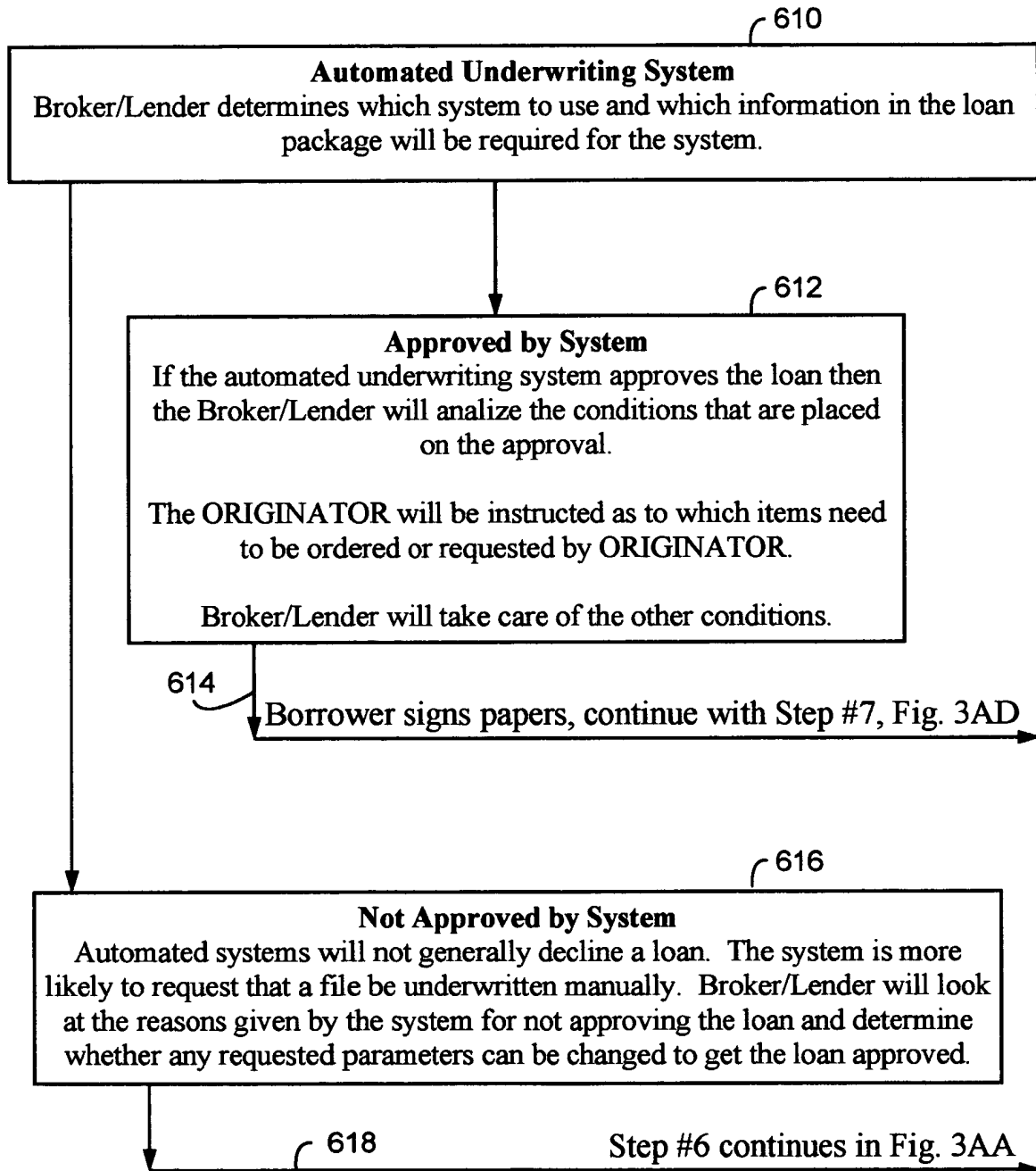


Fig. 3Z

STEP #6 - UNDERWRITING DECISION (AUTOMATED) - NOT ACCEPTED

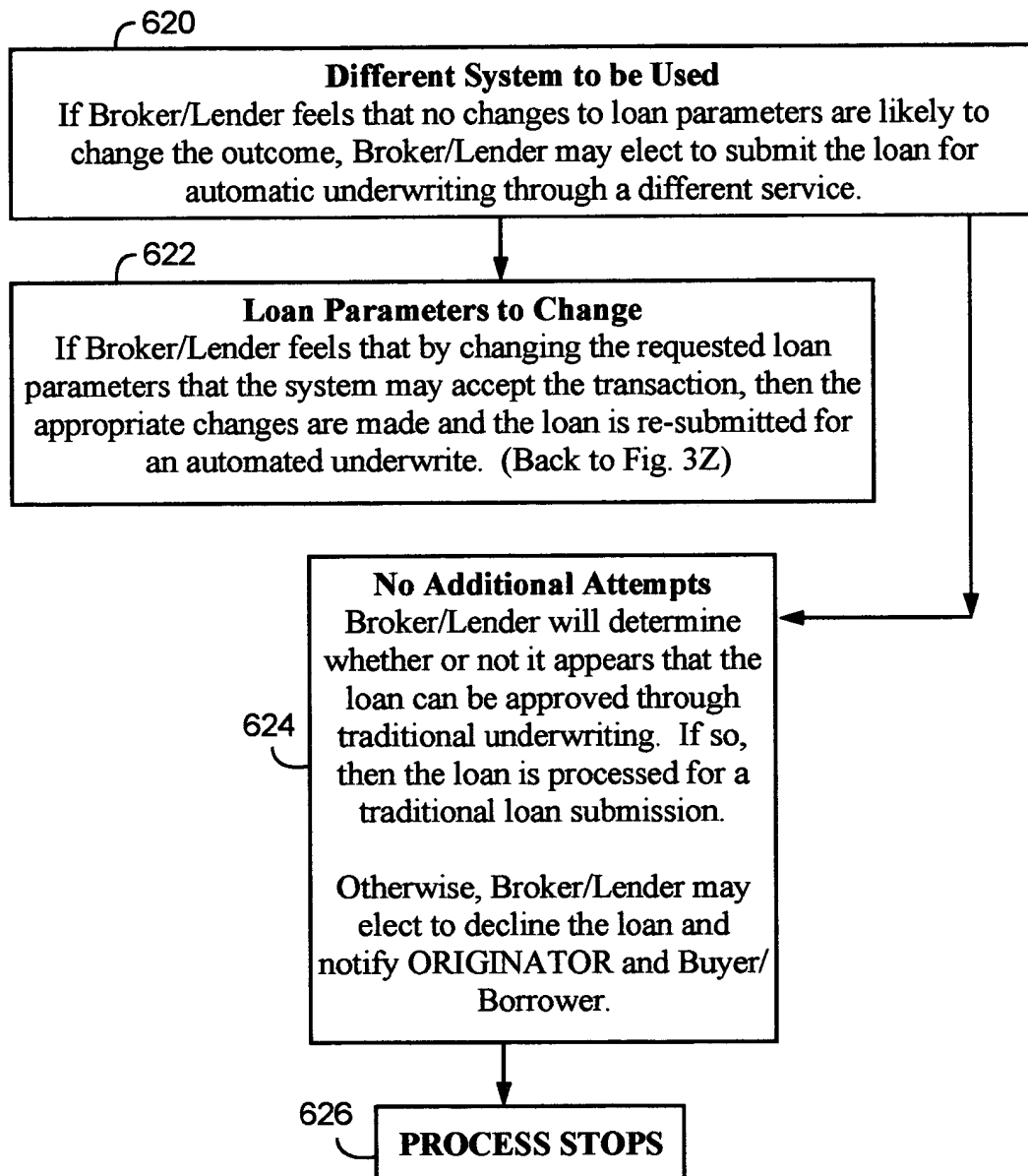


Fig. 3AA

STEP #6 - UNDERWRITING DECISION (TRADITIONAL)

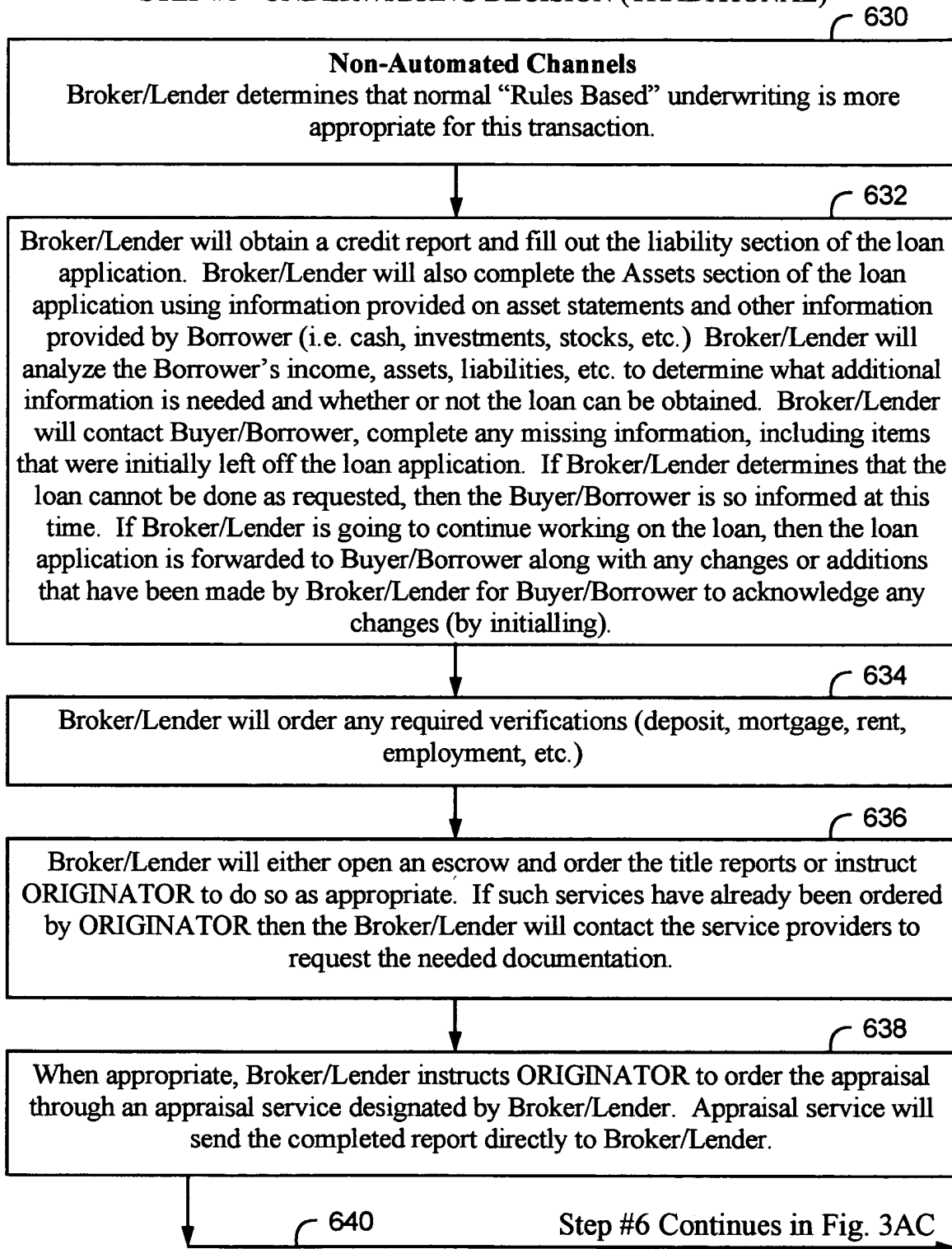


Fig. 3AB

STEP #6 - UNDERWRITING DECISION (TRADITIONAL)

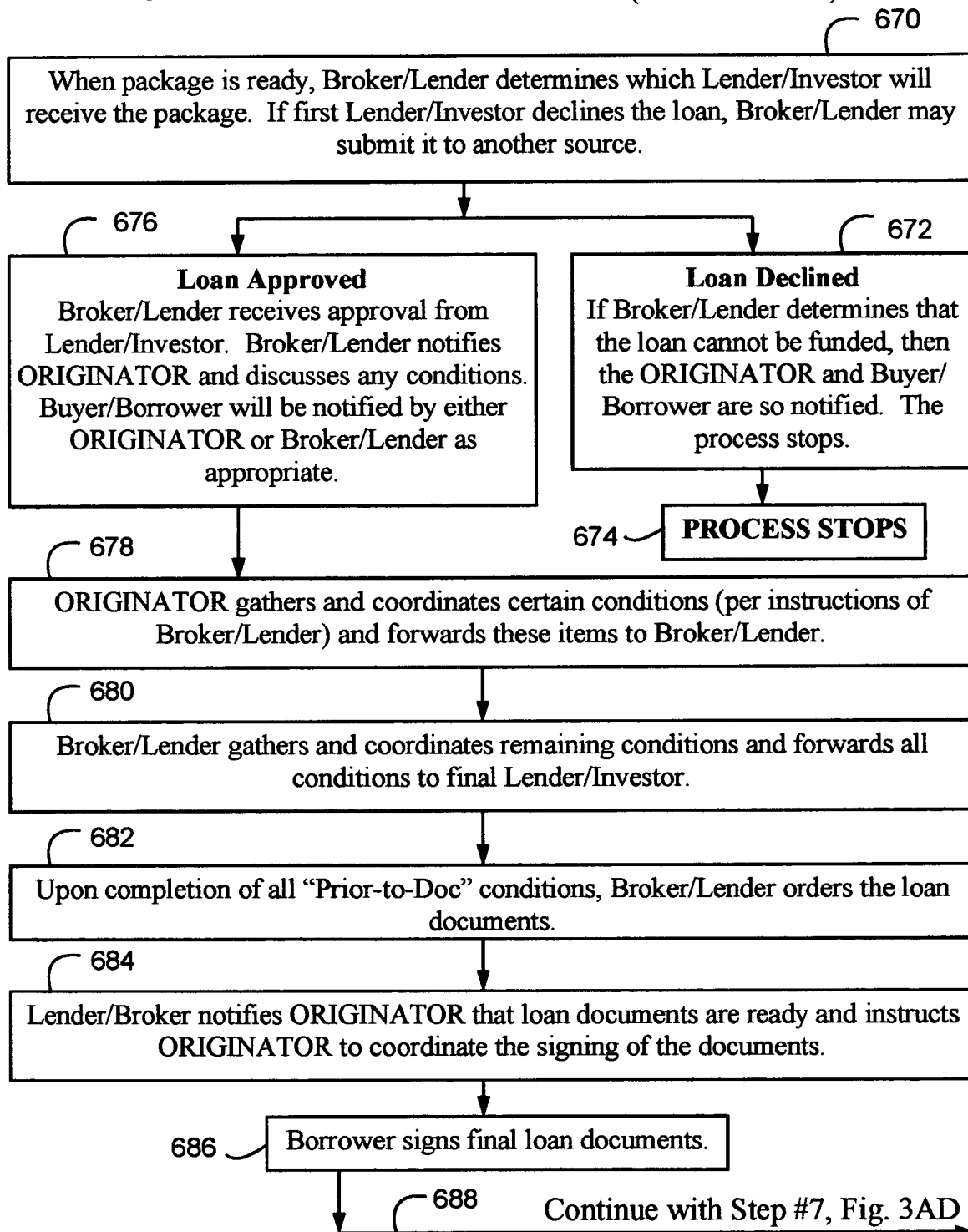


Fig. 3AC

STEP #7 - LOAN FUNDING

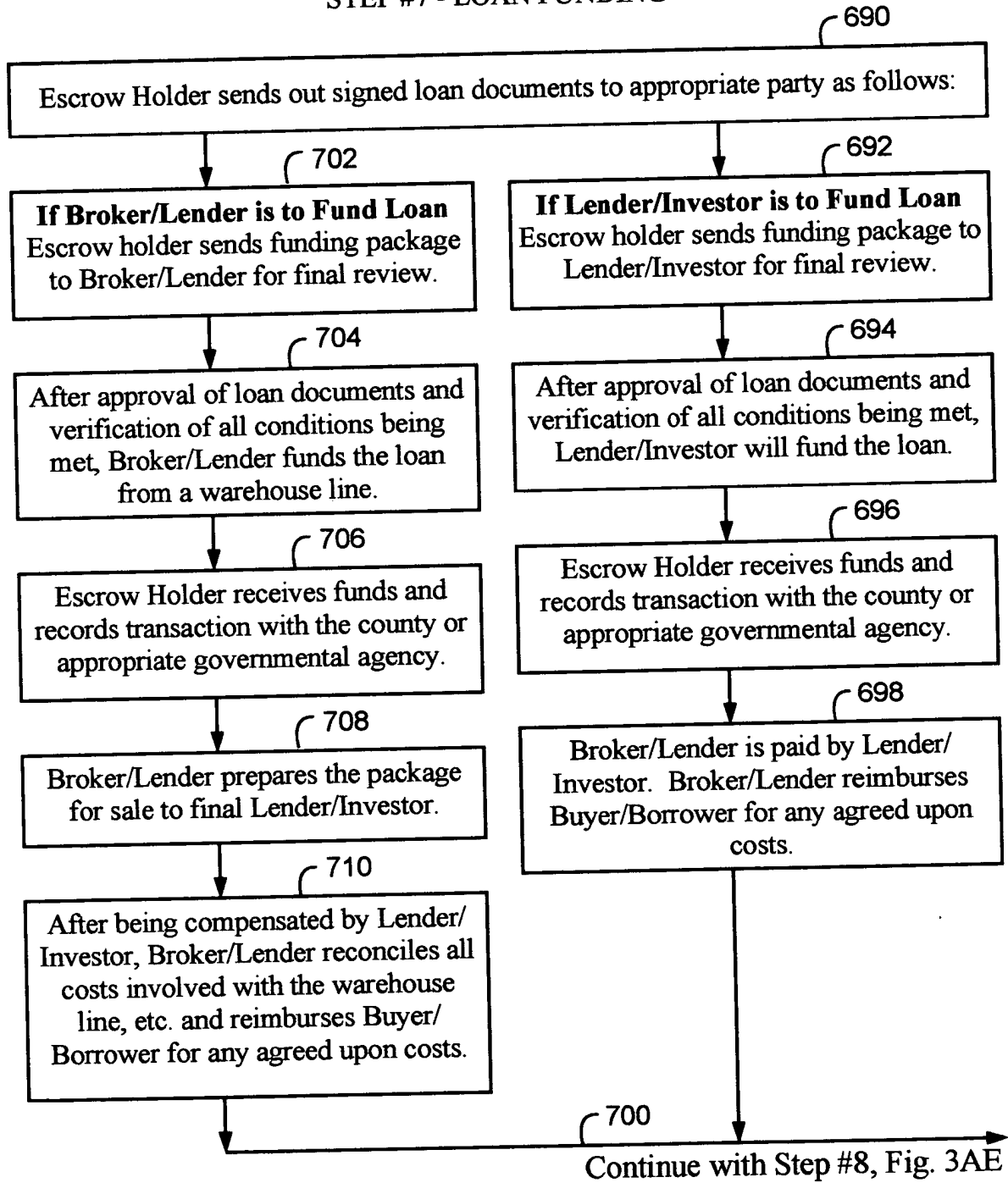


Fig. 3AD

STEP #8 - LOAN CLOSED

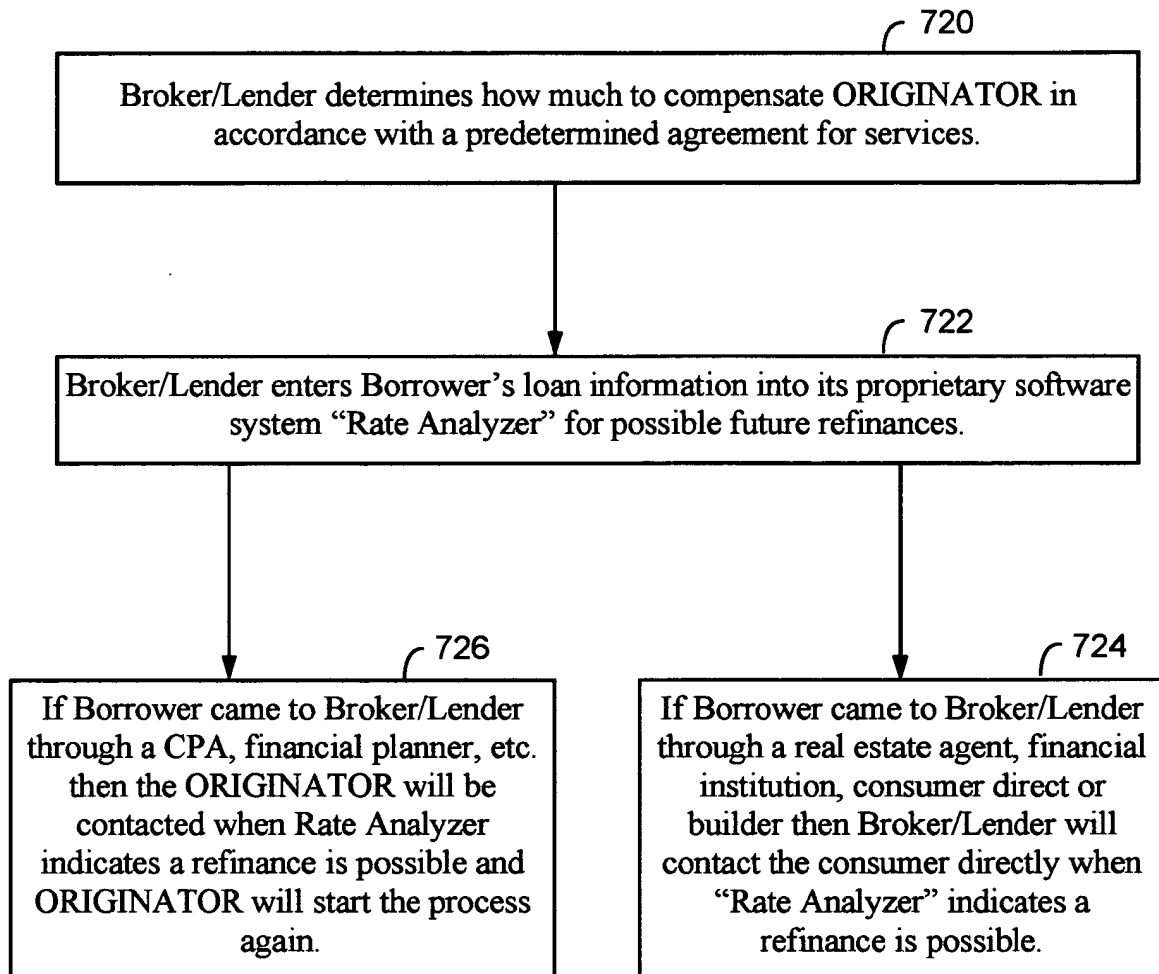


Fig. 3AE